

# NEWSLETTER

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## **RISK & REWARD**

UNDERSTANDING THE TWO SIDES OF ONE DECISION.

## RISK AND REWARD

### From the Desk of the CEO

In real estate, risk is often spoken about in absolute terms; something to avoid, reduce, or escape entirely. But that framing misses a crucial truth: reward does not exist without risk. What matters is not whether risk is present, but whether it is understood, structured, and intentional.

Every meaningful investment decision carry uncertainty. Capital is committed before outcomes are guaranteed. Timelines stretch into the future. Markets evolve. These realities are not flaws in real estate; they are its defining characteristics. The question, then, is not "Is there risk?" The real question is "Is this risk calculated?"

In property investment, risk often shows up disguised as hesitation. The fear of entering too early. The fear of paying too much. The fear of committing capital that could be used elsewhere. But these concerns are not signs of weakness, they are indicators that the decision deserves structure.

Reward, on the other hand, is rarely immediate. It compounds over time through appreciation, rental income, and positioning. The most successful investors are not those who eliminate risk, but those who design for it. They accept that uncertainty is part of growth and ensure that every risk taken is backed by logic, planning, and exit options.



At Bilaad, we approach real estate with this balance in mind. We do not sell the idea of "no risk," because such a thing does not exist in real investment. Instead, we focus on managed exposure, where risks are clearly identified, measured, and deliberately limited. Our projects are structured to protect capital through due diligence, phased development, and clear exit strategies, while still allowing investors to benefit from long-term upside. In this way, risk is never taken blindly, and reward is never left to chance.

In 2026, the market will not reward hesitation, nor will it reward recklessness. It will favour those who understand the relationship between risk and reward and make decisions that are deliberate, informed, and patient.

Risk is not the opposite of reward. When handled correctly, it is the pathway to it

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

## EMPHASIS ON OUR PERSPECTIVE

### RISK AND REWARD

#### Balancing Risk and Reward in Your Real Estate Strategy for 2026

A strong real estate strategy is built on balance. Too much risk leads to instability. Too little risk limits growth. The goal is not extremes, it is alignment. In 2026, successful property investors will be those who understand where they sit on this spectrum and invest accordingly.

Before acquiring any property, there must be clarity, clarity about financial capacity, time horizon, and tolerance for uncertainty. Risk is personal. What feels bold to one investor may feel conservative to another. The key is ensuring that every decision reflects intention rather than impulse.

Here are three principles that define a balanced risk-and-reward approach:

#### 1. Calculated Risk, Not Emotional Decisions

Smart investors do not chase opportunity; they evaluate it. Every acquisition should answer clear questions:

What is the downside? What is the upside? What assumptions must hold true for this investment to succeed?

When risk is assessed upfront through pricing, payment structure, location analysis, and exit planning, it becomes manageable. Emotional buying, however, ignores these fundamentals and exposes capital unnecessarily.

Calculated risk allows you to move forward with confidence, knowing that uncertainty has been acknowledged, not ignored.

#### 2. Reward Is a Function of Time and Positioning

Real estate rewards those who think long-term. Appreciation does not happen overnight. Infrastructure, demand, and community growth take time to materialize.

The greatest rewards often come from entering early, but only when early entry is supported by credible indicators such as development plans, accessibility, and population trends. In this sense, timing is not about speed; it is about positioning. Well-positioned assets reduce downside risk while allowing upside to compound naturally over time.

#### 3. Structure Is the Bridge Between Risk and Security

Risk becomes dangerous when investments lack structure. Flexible payment options, scalable developments, and clear ownership models transform uncertainty into opportunity.

A properly structured investment does not trap capital; it gives room to adapt. It protects investors from market shifts while preserving long-term reward potential.

At Bilaad Realty, our developments are intentionally designed to sit at this intersection, where risk is controlled, and reward is allowed to grow.

As you move through 2026, remember this:

The goal is not to avoid risk, but to take the right risks, for the right reasons and at the right time.

With this strategy in mind, consider this:

“Is this decision exposing me, or positioning me?”

Because in real estate, progress belongs to those who understand that reward follows discipline, not chance.





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## PROPERTY TYPE



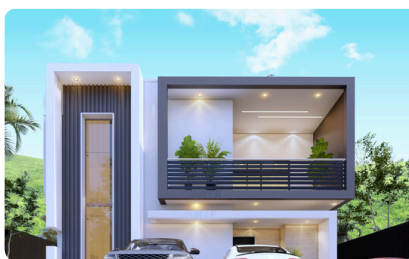
# BILAAD PREMIUM

## 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

**₦650,000,000**

Semi-Finished

Finishings

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request

On Request



## PROPERTY TYPE



**OPAL** 179m<sup>2</sup> Net-Floor Area  
4 Bedroom – Townhouse

**₦400,000,000**

Semi-Finished

Finishings

On Request

Add-ons

Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request



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

**₦200,000,000**

Semi-Finished

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

**₦170,000,000**

Semi-Finished

Finishings

On Request

Add-ons

Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request



**AMETRINE** 96m<sup>2</sup> Net-Floor Area  
2 Bedroom – Apartment

**₦150,000,000**

Semi-Finished

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

**₦800,000,000**

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 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

**₦320,000,000**  
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

**₦350,000,000**  
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

**₦250,000,000**  
Semi-Finished

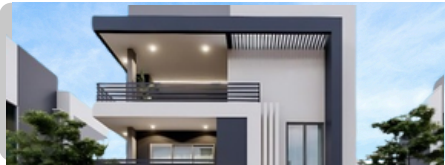
Finishings	On Request
Add-ons Kitchen Cabinet & Appliances All Room Wardrobes	On Request

HOT DEALS



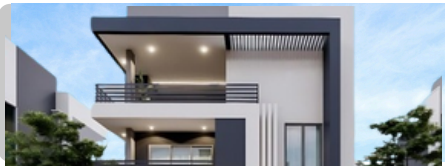
**OPAL**  
4 BEDROOM  
TOWNHOUSE  
+ EMPLOYEE QUARTERS

**Location:**The Bahamas,  
Maitamall, Abuja, FCT



**ONYX**  
5 BEDROOM - VILLA  
+ EMPLOYEE QUARTERS

**Location:**The Bahamas,  
Maitamall, Abuja, FCT



**ONYX**  
5 BEDROOM - VILLA  
+ EMPLOYEE QUARTERS

**Location:** Maldives,  
Gwarimpa, Abuja, FCT



**SAPPHIRE**  
5 BEDROOM - VILLA  
+ EMPLOYEE QUARTERS

**Location:** Fiji Island, Jabi  
Abuja, FCT



**AMBER**  
5 BEDROOM - VILLA  
+ EMPLOYEE QUARTERS

**Location:** Seychelles  
Island, Jabi, Abuja, FCT



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# ESTATE FACILITIES



RECREATION



GYM



CCTV SURVEILLANCE  
AND SECURITY



CENTRAL GAS SYSTEM



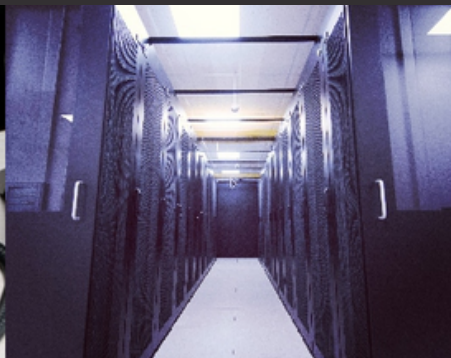
HOME AUTOMATION



SWIMMING POOL



INTERCOMM



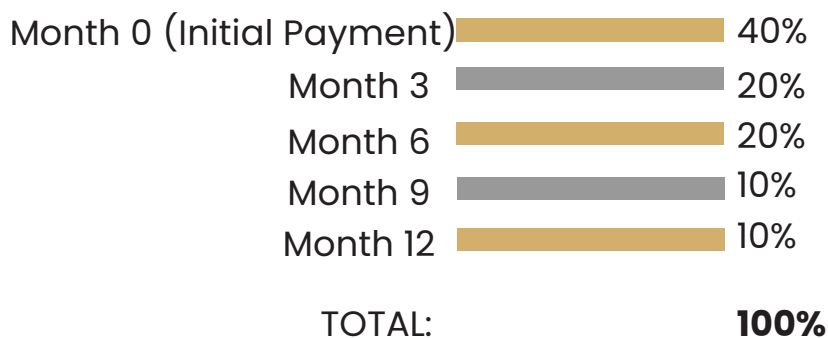
FIBRE OPTICS  
CONNECTIVITY



# 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**



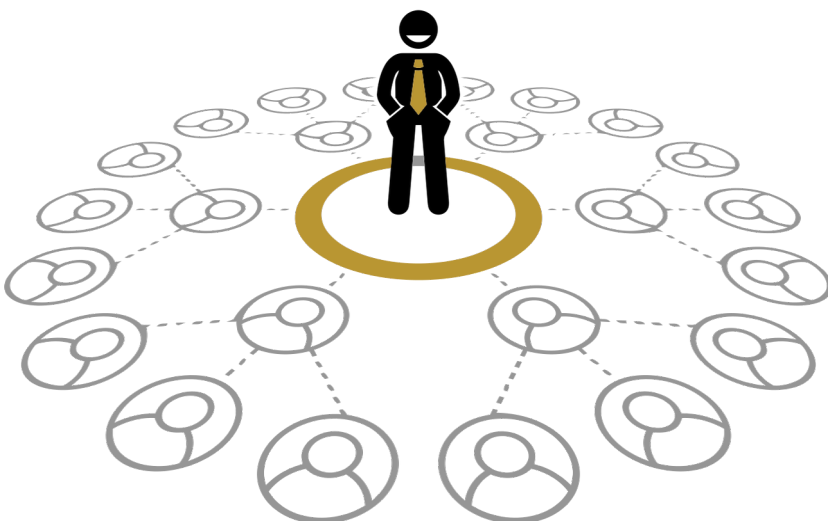
UP TO

# 7.5%

**DISCOUNT ON  
OUTRIGHT PAYMENTS**

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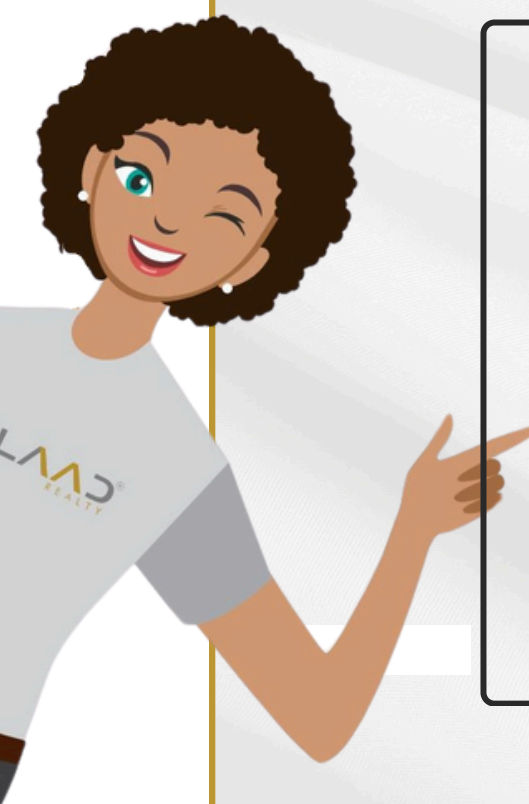


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# GETTING THE BILAAD ADVANTAGE JUST GOT **IZI**



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