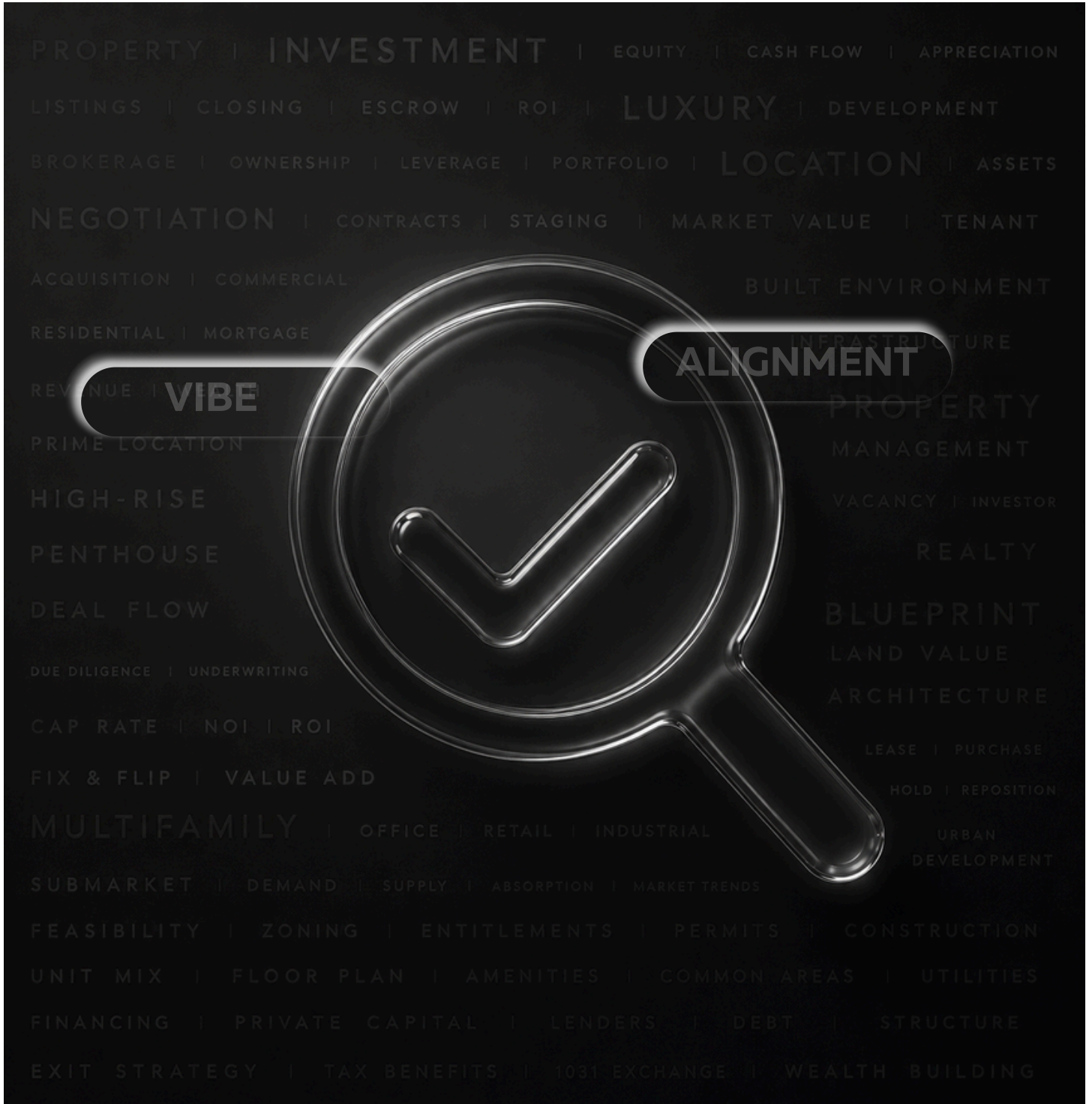


# NEWSLETTER



## VIBE CHECK: THE NEW DUE DILIGENCE

## VIBE CHECK: THE NEW DUE DILIGENCE

There is a question the most sophisticated investors are beginning to ask. Not just about markets. Not just about margins. About fit.

Not simply: is this a good asset? But: does this belong to the life I am building?

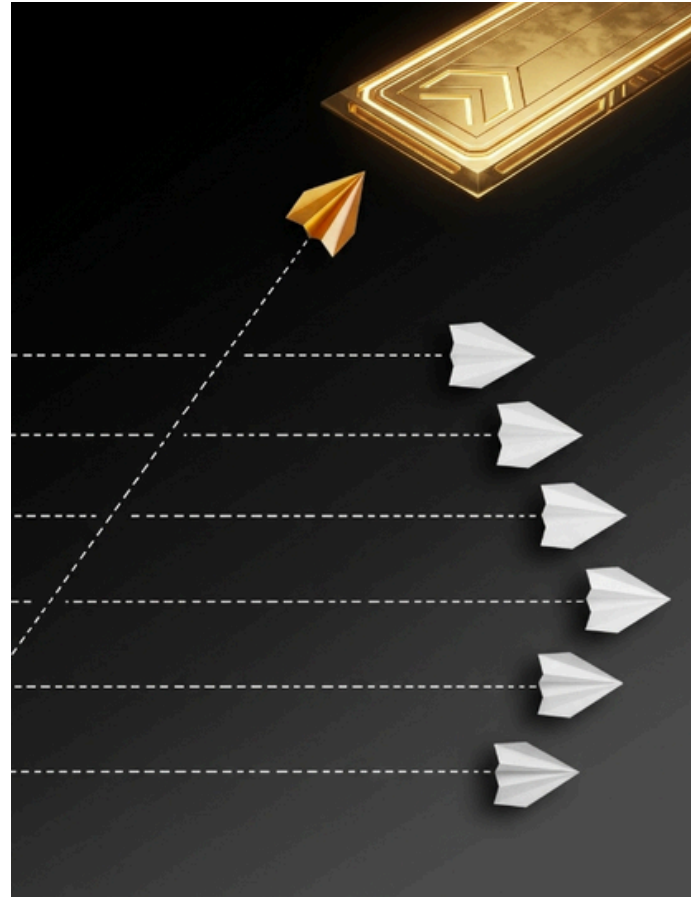
For years, due diligence has been understood as a financial exercise. You study the numbers. You assess the location. You evaluate the developer's track record. These remain essential. But in 2026, the most discerning investors are adding a deeper layer, one that is harder to quantify but impossible to ignore.

Call it alignment. Call it resonance. Call it a vibe check.

It is the moment you step into a development and recognise, without needing to be told, that it was built for someone with your standards. When the design, the community it draws, the lifestyle it enables, and the values embedded in every detail all speak directly to the kind of wealth you are building and the kind of life you intend to live.

In real estate, feel is rarely accidental. The environments that appreciate most consistently are those conceived with intention; where every decision, from architecture to amenity to location, was made around a specific quality of life. When that quality mirrors the investor's own standard, something powerful is created. A Belonging.

And that belonging, in real estate, is one of the most durable drivers of value there is.



At Bilaad Realty, we have never treated property as just a product. Our investors are not simply acquiring an asset. They are choosing an environment that reflects who they are and where they are headed. Every development we deliver is held against one standard; not just financial performance, but fit. Does it truly belong in the lives of the people we build for?

When the answer is yes, the returns follow.

This month, we invite you to expand how you evaluate opportunity. Go beyond the spreadsheet. Go beyond the square footage. Ask whether the environment feels like yours.

Because in real estate, the vibe is not a detail.

It is the due diligence.

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

## EMPHASIS ON OUR PERSPECTIVE

### VIBE CHECK: THE NEW DUE DILIGENCE

Why Alignment Has Become the Most Intelligent Layer of Investment Thinking

The traditional framework of real estate due diligence is well understood.

Location. Developer credibility. Pricing relative to market. Infrastructure trajectory. Payment structure. These pillars have always guided serious investors and they remain indispensable.

But something is shifting. Alongside the analytical framework, a deeper layer of evaluation is emerging among the most discerning investors. One that asks not just whether an investment makes financial sense but whether it makes personal sense. Whether the environment fits the life being built around it.

In 2026, this alignment is no longer a soft consideration. It is a competitive one.

Here is how to integrate it into your investment thinking.

#### 1. Read the Environment, Not Just the Brochure:

Premium developments communicate before you even open a spreadsheet. The quality of finishes, the integrity of design, the lifestyle a space enables, these are not cosmetic details. They are declarations of a developer's philosophy.

An environment built with genuine intention feels entirely different from one built for volume. Learning to read that difference is a skill. And it is one that protects capital as effectively as any financial model.

#### 2. Assess the Community You Are Entering:

Real estate does not exist in isolation. It exists within a community, and that community shapes the experience, the culture, and the long-term value of the asset.

The most enduring developments attract residents of a certain calibre. People with aligned values, comparable standards, and shared aspirations. When you invest in an environment where the community fits, you are not simply acquiring property. You are securing a position within a self-reinforcing ecosystem of value.

#### 3. Look Beyond Physical Infrastructure:

Roads, utilities, and accessibility matter. But in real estate, lifestyle infrastructure matters equally. The quality of surrounding schools, proximity to commercial and wellness amenities, the character of recreational spaces, and the overall texture of a district.

Investors who assess both layers gain a far more complete picture of where a location is headed. Areas with strong lifestyle infrastructure consistently attract higher-income residents, sustain demand, and hold premium pricing over time.

#### 4. Trust the Discomfort of Misalignment:

Just as the right environment signals itself clearly, the wrong one does too. When quality does not match the promise. When the community does not reflect your standards. When a developer's philosophy sits at odds with your expectations, that discomfort is data.

The most expensive investment mistakes are often made by overriding these signals in favour of a compelling number. Investors learn to treat misalignment not as a minor concern, but as a reason to walk away.

#### 5. Choose Partners Who Build Around You:

Due diligence on an asset is only half the work. Due diligence on a developer is equally critical and often more revealing.

The finest developers do not simply construct buildings. They construct environments. Carefully considered worlds shaped around the ambitions and lifestyles of the people they build for. When a developer's vision is genuinely aligned with your own, the relationship becomes more than transactional. It becomes a partnership in the truest sense.

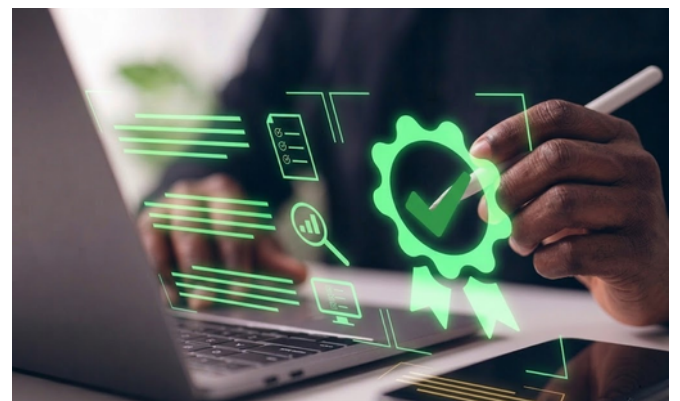
At Bilaad Realty, every project begins with a single guiding question: does this belong in the lives of the investors and families we are building for? That question shapes our land selection, our design philosophy, our community planning, and our standard of delivery, without exception.

A vibe check is not a casual assessment. In the hands of a discerning investor, it is one of the most powerful tools in the room.

As you evaluate opportunities this month, go beyond the numbers. Ask whether the environment fits the life you are building. Ask whether the developer's standard matches yours. Ask whether this is a place you truly belong.

Because in real estate, alignment is not the soft part of the decision.

It is the smartest part.



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PROPERTY TYPE



**BILAAD PREMIUM**

**BALI GROVE, KAFE DISTRICT, ABUJA FCT**

Bali Grove by Bilaad Realty is an exclusive residential development spanning 9,478 square metres, thoughtfully designed to offer modern living in a serene and secure environment. Nestled within a tranquil setting, this estate comprises 25 meticulously crafted homes that blend contemporary architecture, comfort, and functionality located in the heart of Kafe District, Abuja FCT.

**HOUSE TYPES**

**7.5% DISCOUNT ON OUTRIGHT PAYMENTS**



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

**₦550,000,000**  
Semi-Finished

Finishings

On Request

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request



**OPAL** ₦279m Net-Floor Area  
4 Bedroom - Townhouse

**₦280,000,000**  
Semi-Finished

Finishings

On Request

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request

# 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

**₦345,000,000**  
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

**₦190,000,000**  
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

**₦130,000,000**  
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

**₦750,000,000**  
Semi-Finished

Finishings

On Request

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request

# PROPERTY TYPE



**OPAL** 173 279m<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** 173 161m<sup>2</sup> Net-Floor Area  
3 Bedroom – Apartment

**₦250,000,000**  
Semi-Finished

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

**₦200,000,000**  
Semi-Finished

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

**₦175,000,000**  
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** 173 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

**₦275,000,000**  
Semi-Finished

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

**₦200,000,000**  
Semi-Finished

Finishings

On Request

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request



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



Finishings

On Request

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request



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

**₦140,000,000**  
Semi-Finished

Finishings

On Request

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request



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

**₦85,000,000**  
Semi-Finished

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 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

**₦700,000,000**  
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** ₦ 343m<sup>2</sup> Net-Floor Area  
4 Bedroom - Twin Villa

**NOT AVAILABLE**

Finishings

On Request

Add-ons  
Kitchen Cabinet & Appliances  
All Room Wardrobes

On Request



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

**₦275,000,000**  
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



**OPAL**  
4 BEDROOM  
TOWNHOUSE  
+ EMPLOYEE QUARTERS

**Location:** Bali, Life Camp,  
Abuja, FCT



**AMETHYST**  
4 BEDROOM  
TWIN-VILLA  
+ EMPLOYEE QUARTERS

**Location:** Bali, Life  
Camp, Abuja, FCT



**AMETHYST**  
4 BEDROOM  
TWIN-VILLA  
+ 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



**EMERALD**  
5 BEDROOM - VILLA  
+ CHALET

**Location:** Zanzibar Island,  
KATAMPE EXTENSION  
Abuja, FCT

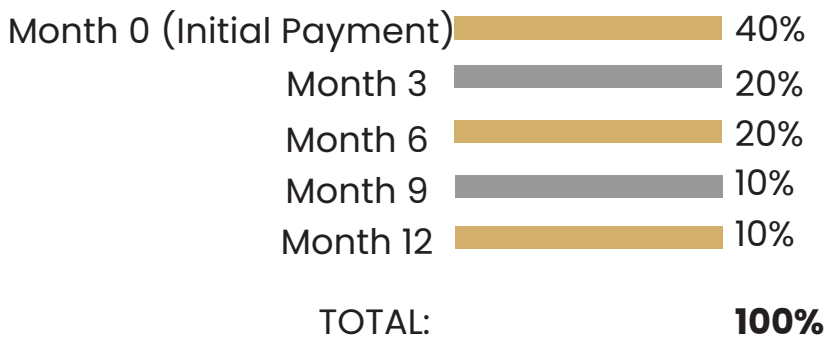
# YOUR SUSTAINABLE PARTNER IN REAL ESTATE



# 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**



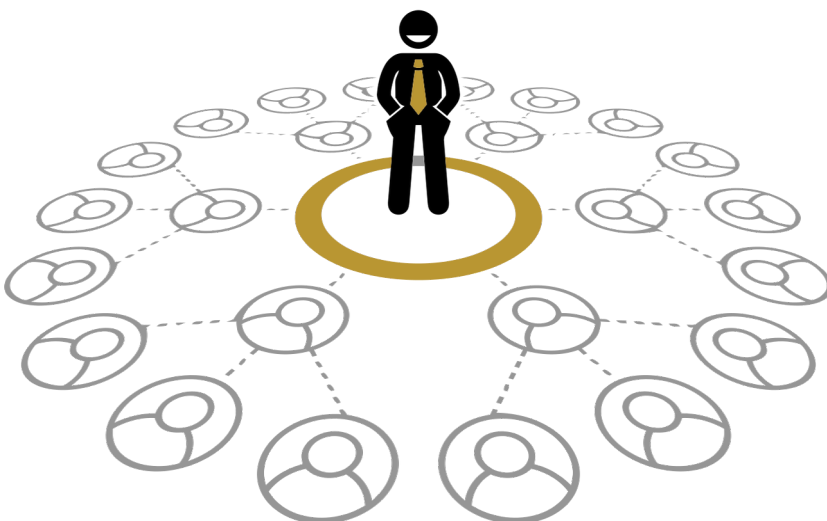
UP TO

# 7.5%

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# GEM HUNT 5.0

# IS *COMING*

**1.0**  
The Future in  
perspective

**2.0**  
30 under 30:  
Women in Business

**3.0**  
Battle of the Tech Geniuses:  
Unleashing Future Innovators

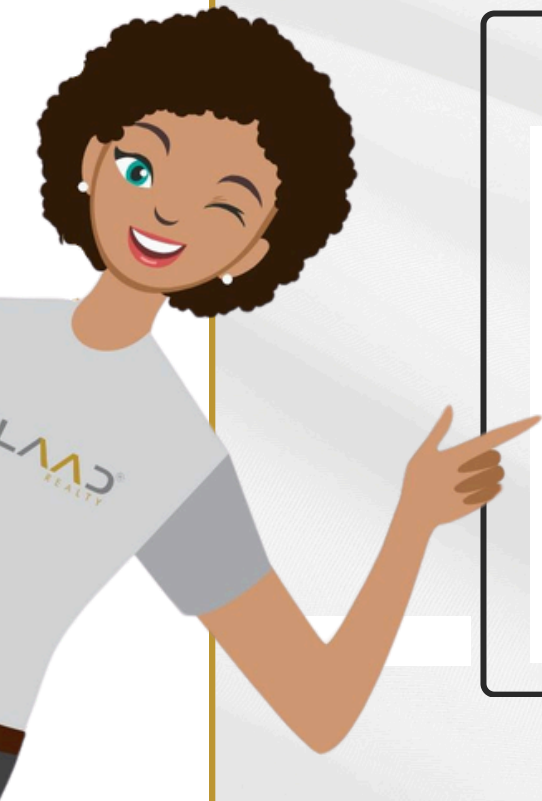
**4.0**  
Reboot Nigeria:  
Echoes from the Past, Visions of the Future



.....Coming Soon



# GETTING THE BILAAD ADVANTAGE JUST GOT IZI



SCAN HERE

