

NEWSLETTER



THE INVESTOR'S SECOND QUESTION

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In the last edition of our monthly newsletter, we explored the first question every investor should ask:

Does this fit me?

But there is a second question. One that fewer investors think to ask. One that separates those who make good decisions from those who make great ones.

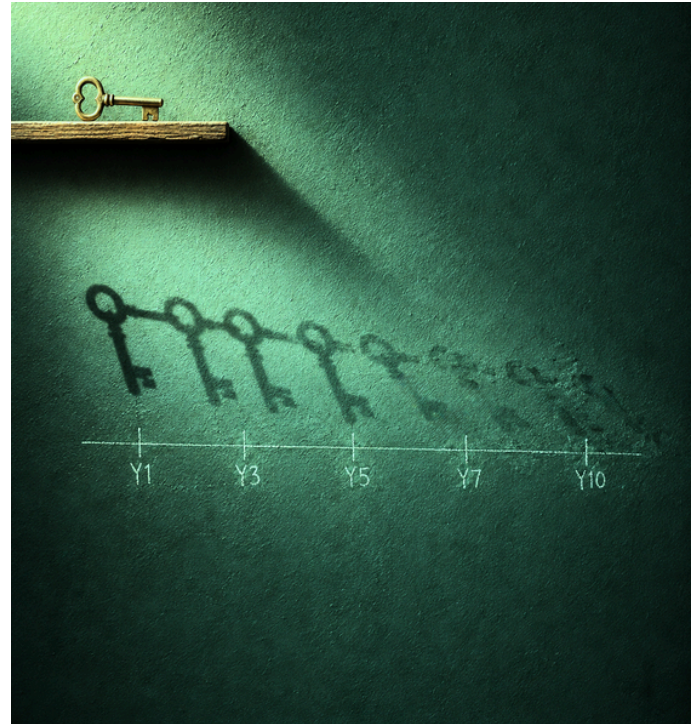
Will this still fit me in ten years?

It is a deceptively simple question. Yet it demands a deeper, more deliberate level of thinking. Because the investor you are today is not the investor you will be in a decade. Your portfolio will have grown. Your standards will have sharpened. Your vision of wealth and of life will have expanded.

The environments that serve you today must be capable of growing with you. Not just holding value. Growing with you.

This is the test that most investments quietly fail, not because they were poor choices at the time, but because they were evaluated only for the moment. For immediate appeal rather than enduring relevance. For today's fit rather than tomorrow's foundation.

In real estate, the most costly mistakes rarely announce themselves at the point of purchase. They reveal themselves slowly, over years, as the gap between where an asset is and where its investor has grown becomes impossible to ignore.



The answer is not to be more cautious. It is to ask further. To push the question beyond the present moment and into the decade ahead, because that is where the true quality of an investment decision reveals itself.

At Bilaad Realty, we design with time in mind. Our developments are not conceived for a moment in the market. They are conceived for a chapter in a life, built to remain relevant, desirable, and aligned as the people within them evolve. That is what it means to build with genuine intention.

This month, we invite you to go beyond the first question. To hold your investment decisions not just against who you are today, but against who you are becoming.

Because the most powerful investment decision is not the one that fits your life right now. It is the one that grows with it.

DR. EMMANUEL BASSI USMAN
CHIEF EXECUTIVE OFFICER, BILAAD REALTY

EMPHASIS ON OUR PERSPECTIVE

THE INVESTOR'S SECOND QUESTION

The vibe check opens the door. It tells you whether an investment feels right; whether the environment, the developer, and the lifestyle on offer are genuinely aligned with your standards and ambitions.

But feeling right today is only half the work.

The investors who build the most enduring portfolios go one step further. They evaluate not just the appeal of an investment in the present moment, but its capacity to remain relevant as they grow. They ask the second question and they ask it rigorously.

The following principles are what that looks like in practice.

1. Invest for the investor you are becoming

Your current standard is a starting point, not a finish line.

The most discerning investors understand that their expectations will rise over time. Their taste will sharpen. Their portfolio will expand. Their sense of what constitutes genuine value will deepen.

An investment that comfortably meets today's standard but leaves no room for growth is one you may find yourself outgrowing before it has fully matured. The question is not simply: does this reflect who I am? It is: does this have the depth to reflect who I will become?

Environments built with enduring quality in design, in community and in location tend to grow in relevance alongside their investors. Ones built for the moment rarely do.

2. Separate trend from trajectory

Not everything that feels relevant today will remain so.

Certain developments capture a moment, a design trend, a lifestyle aesthetic and a surge in demand for a particular area. These can be compelling at entry. But trends change. Aesthetics age. Demand patterns shift.

Trajectory is different. It is the underlying direction of a location, a development, and a community over time. Infrastructure commitments. Population movement. Economic deepening. The quality of what is being built around an asset, not just what is being built within it.

Investors who learn to distinguish between what is trending and what is compounding make fundamentally different and fundamentally stronger decisions.

3. Assess where the community is headed

The people who surround an investment shape its long-term character more than almost any other factor. A community of aligned, ambitious, high-calibre individuals tends to maintain and elevate the standard of an environment over time. It attracts quality commercial activity.

It sustains demand. It creates a self-reinforcing culture of care and pride of ownership.

Before committing to an investment, ask not only who the community is today, but what its ceiling looks like. Where is it headed? What kind of residents will it continue to attract? A strong community compounds quietly, in ways that neither brochures nor balance sheets can fully capture.

4. Evaluate the asset against your evolving life, not just the market

Markets are external. Life is personal.

An asset can perform strongly by every market metric: location, demand, appreciation trajectory and still fail the second question if it no longer fits the life being built around it. Family size changes. Lifestyle priorities shift. What felt aspirational at one stage may feel limiting at another.

The most durable investments are those chosen with enough self-awareness to anticipate these shifts. They are spacious enough in design, flexible enough in use, and premium enough in positioning to remain aligned with a life that continues to grow in ambition and complexity.

At Bilaad Realty, every development we bring to market is designed to answer both questions. The first: "does this feel right?" is answered in the quality of our environments, our community curation, and our design integrity. The second: "will this still hold in ten years?" is answered in the deliberateness of our location strategy, the depth of our development philosophy, and our commitment to building for legacy, not just for launch.

The first question gets you into the right room.

The second question ensures you are still glad you are there a decade from now.

As you evaluate opportunities this month, do not stop at the vibe check. Push further. Ask harder. Because the investors who ask the second question are the ones whose portfolios reflect it most clearly year after year, cycle after cycle.

The right investment does not just fit your life.

It grows with it.



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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 ₦447m² 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 ₦318m2 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 ₦236m2 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 ₦131m2 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 ₦447m² 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 279m² 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 161m² 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 120m² 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 173 96² 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 447m² 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 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

₦320,000,000
Semi-Finished

Finishings

On Request

Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

On Request



PETALITE 230m² Net-Floor Area
3 Bedroom - Apartment

₦275,000,000
Semi-Finished

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

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PROPERTY TYPE



FLUORITE ₦170m² 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 ₦170m² Net-Floor Area
1 Bedroom - Penthouse



Finishings

On Request

Add-ons
Kitchen Cabinet & Appliances
All Room Wardrobes

On Request



IOLITE ₦75m² 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 ₦43m² 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 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

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

₦350,000,000
Semi-Finished

Finishings On Request

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



OPAL ₦ 279m² Net-Floor Area
4 Bedroom - Townhouse

₦275,000,000
Semi-Finished

Finishings On Request

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

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



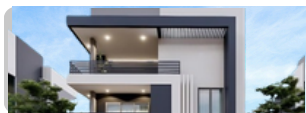
AMETHYST
4 BEDROOM
TWIN-VILLA
+ EMPLOYEE QUARTERS

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



PLATINUM
5 BEDROOM - TWIN
VILLA

Location: Mauritius Island,
Ministers Qrts, Abuja, FCT

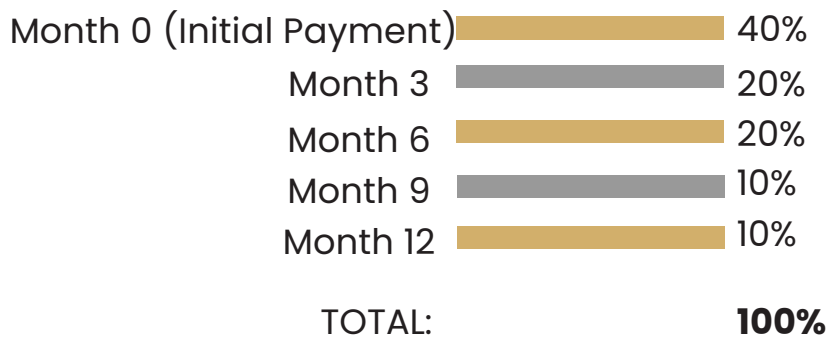
YOUR SUSTAINABLE PARTNER IN REAL ESTATE



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



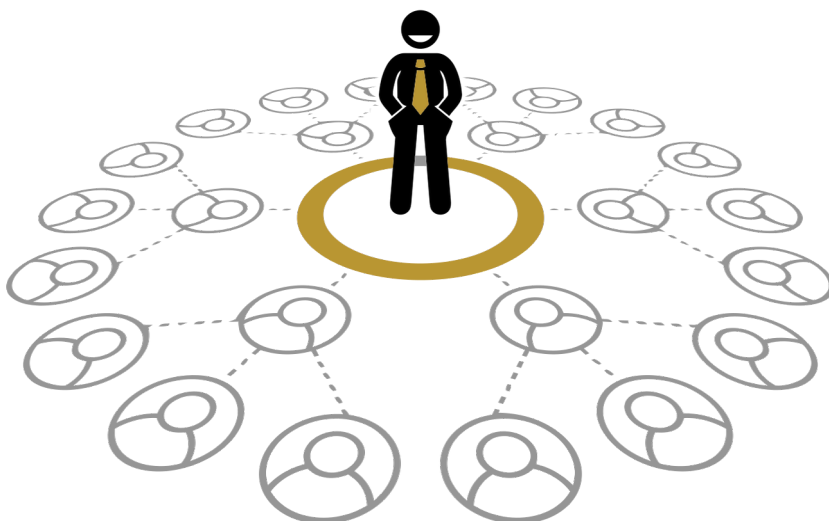
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7.5%

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OF ENTREPRENEURS

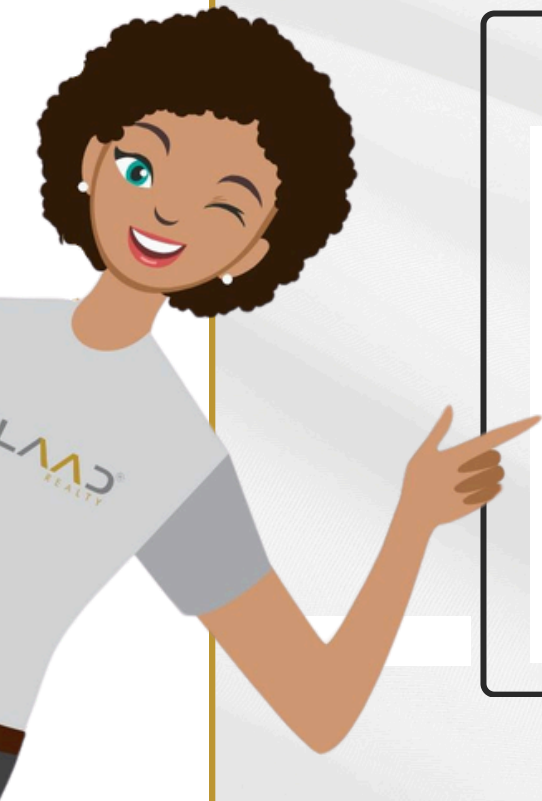


GEMHUNT 5.0

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