SEPTEMBER 2026

NEWSLETTER

THE EXIT QUESTION

THE EXIT QUESTION

At some point, every investor faces a moment they did not plan for.

A shift in priorities. A change in circumstance. A season of life that asks something different of the capital that has been committed. And in that moment, the quality of an investment decision is no longer measured only by its potential. It is measured by its flexibility. By whether the value that has been built can be accessed, and whether the asset that once felt like the right fit can be moved cleanly, confidently, and on favourable terms.

That moment is not a failure of foresight. It is simply life. And the investors who navigate it best are those who thought about it long before it arrived.

This is what The Exit Question asks. Not simply whether an investment will grow, but whether its value will remain accessible when it matters most. Whether the asset you have spent years building can move with you when your circumstances change.

It is a question that deserves to be asked at the beginning of every investment decision, not the end. Factors such as the location chosen, the developer trusted, the community invested in, and the financial structure committed to; that shape an investor's ability to exit are largely established at the point of entry.
Liquidity in real estate is not accidental. It is supported by deliberate, far-sighted decisions. Investors who consider the full journey from the beginning are better positioned to preserve their options when circumstances change.

At Bilaad Realty, this is a responsibility we take seriously. Every development we deliver is designed not only to be entered with confidence, but to retain relevance beyond the moment of purchase. We build around enduring demand, thoughtful communities, and the long-term value that gives investors room to make decisions when the time comes.
The entry gets you in
The exit question ensures you are never without options.

DR. EMMANUEL BASSI USMAN
CHIEF EXECUTIVE OFFICER, BILAAD REALTY

EMPHASIS ON OUR PERSPECTIVE
THE EXIT QUESTION

Real estate is a long-term commitment. And like every long-term commitment, it is entered into with a particular vision of the future. One that feels clear at the time, but that life may eventually test in ways that cannot always be anticipated. This is not a reason to invest with hesitation. It is a reason to invest with foresight.

The exit question does not ask only whether an investment will perform. It asks whether the value being built will remain accessible when it matters most. Whether the property can attract the right buyer, command a fair price, and move within a timeframe that serves the investor rather than constrains them.
The investors who ask this question early do not do so out of doubt. They do so out of discipline. They consider not only what they are buying today, but the conditions that could determine its relevance tomorrow.Here is what that looks like in practice.

1. Ask who else would want what you are buying:
Every investment ultimately requires two willing parties. The investor who enters, and the buyer who may one day take their place.Before capital is committed, discerning investors look beyond their own desire for an asset and assess its appeal to the broader market.

Who is the likely future buyer? What would draw them to this property, in this location, at the point when an exit becomes relevant? And is the pool of potential buyers likely to strengthen or weaken over time? An asset with deep, broad, and enduring demand is better positioned at the point of exit because the qualities that made it desirable at entry continue to matter to the market.
The clearer an investor can picture the next buyer, the clearer the path to a future exit becomes.

2. Understand what makes value transferable:
There is a meaningful difference between value that accumulates and value that transfers.
An asset may appreciate over time, yet that value may not translate cleanly when it is time to sell. Negotiations can compress the price, or the process can take longer than expected.
Transferable value is value the market can recognise and reward. It is built on qualities buyers consistently respond to; such as location, design, developer reputation, and the strength of the community.Choosing well, therefore, is not only about how much an asset can gain. It is also about how readily that value can move to its next owner.

3. Design flexibility into the investment from the start:
The exit question is not only about the property itself. It is also about how the investment is financed.Investors should avoid committing so much capital that they leave themselves without sufficient financial room. A payment plan or financing structure that creates constant pressure can limit their choices, even when the property itself remains strong.

Preserving cash reserves, choosing a realistic payment structure, and aligning the investment with actual financial capacity can provide greater flexibility when circumstances change.
The goal is to ensure that, if you eventually decide to sell, you do so because it is the right decision not because financial pressure has left you with no alternative.

4. Know when to move, not just whether you can:
The ability to exit is one level of preparedness. Knowing when to exit is another.
Deliberate investors do not simply react to circumstance. They remain connected to the market while understanding where their asset sits within the broader cycle, observing how comparable properties are performing, and paying attention to changes in demand. The objective is not to predict the market perfectly. It is to avoid making a major decision blindly. An exit made from a position of clarity and favourable conditions is more likely to serve the investor well than one made under financial or emotional pressure.This requires informed advice, sustained attention, and the discipline to act when the conditions align rather than when circumstances leave no alternative.

At Bilaad Realty, this long-term perspective shapes how we approach every development. We do not build solely for the excitement of a launch moment. We build for the full duration of an investment; because our responsibility does not end at handover. It extends to the enduring relevance and value of what we create.
As you evaluate opportunities this month, ask the exit question early: Is there enduring demand? Is the value transferable? And does the investment leave you room to choose?
The investors who ask the exit question early are the ones who never have to answer it under pressure.

You just made eye contact with your future address

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^2 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

2

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

₦220,000,000
Semi-Finished

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

AVENTURINE 131m2 Net-Floor Area
3 Bedroom - Apartment

₦140,000,000
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

NOT AVAILABLE

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

PROPERTY TYPE

OPAL 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 161m2Net-Floor Area
3 Bedroom - Apartment

NOT AVAILABLE

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

AVENTURINE 120m^{2}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^{2}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 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

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

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

NOT AVAILABLE

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 diferent 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 Kitchen Cabinet & Appliances All Room Wardrobes	On Request

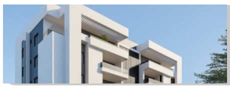
OPAL 279m² Net-Floor Area
4 Bedroom - Townhouse

₦275,000,000
Semi-Finished

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

HOT DEALS

IOLITE
1 BEDROOM - APARTMENT
Location: The Bahamas, Maitamall, Abuja, FCT



AZURITE
1 BEDROOM - PENTHOUSE
Location: The Bahamas, Maitamall, Abuja, FCT

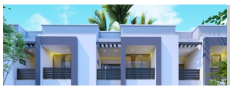
PETALITE
3 BEDROOM APARTMENT
Location: The Bahamas, Maitamall, Abuja, FCT

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



CITRINE
4 BEDROOM TOWNHOUSE
+ EMPLOYEE QUARTERS
Location:CAPRI ISLAND, DAPE DISTRICT, 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

RESTAURANT SPACE
Location: Bali, Life Camp, Abuja, FCT

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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

Month 0 (Initial Payment)	40%
Month 3	20%
Month 6	20%
Month 9	10%
Month 12	10%
TOTAL:	**100%**

UP TO

7.5%

DISCOUNT ON OUTRIGHT PAYMENTS

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Enjoy alternative source of income by joining our affiliate program.

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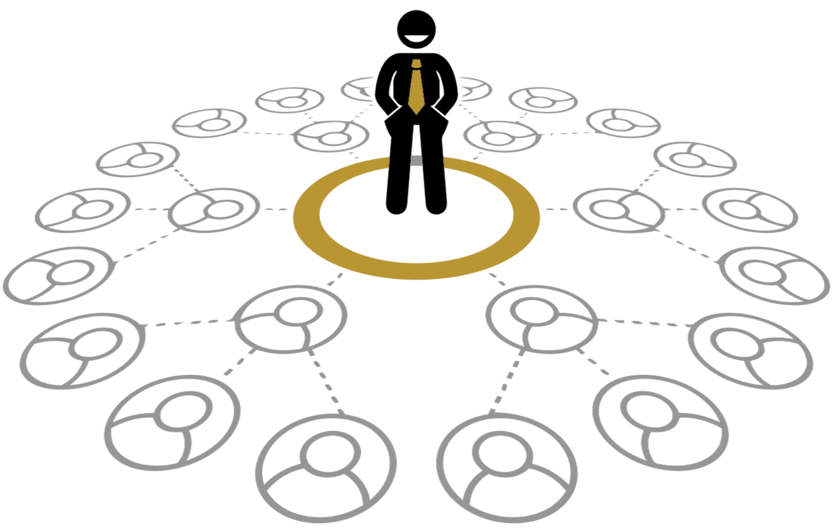

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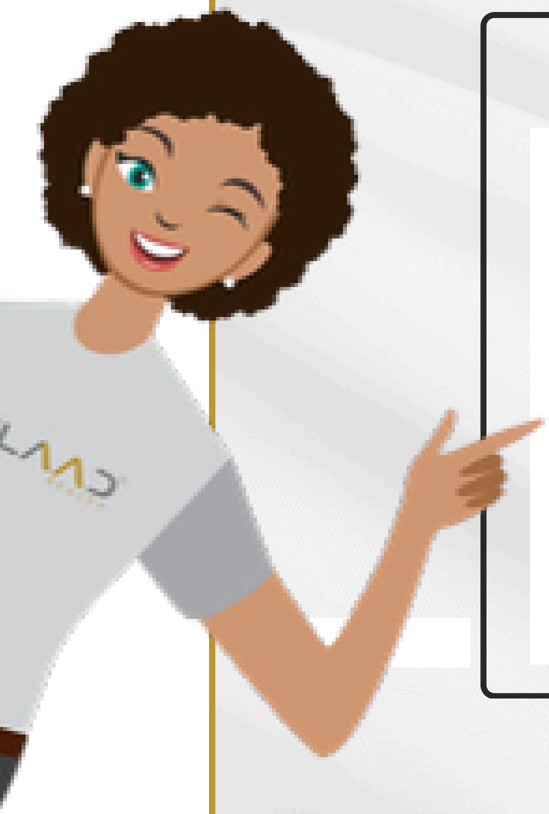

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