BILAAD REALTY

NOVEMBER 2026

NEWSLETTER



QUICK QUESTIONS. LASTING IMPRESSIONS.

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QUICK QUESTIONS. LASTING IMPRESSIONS.

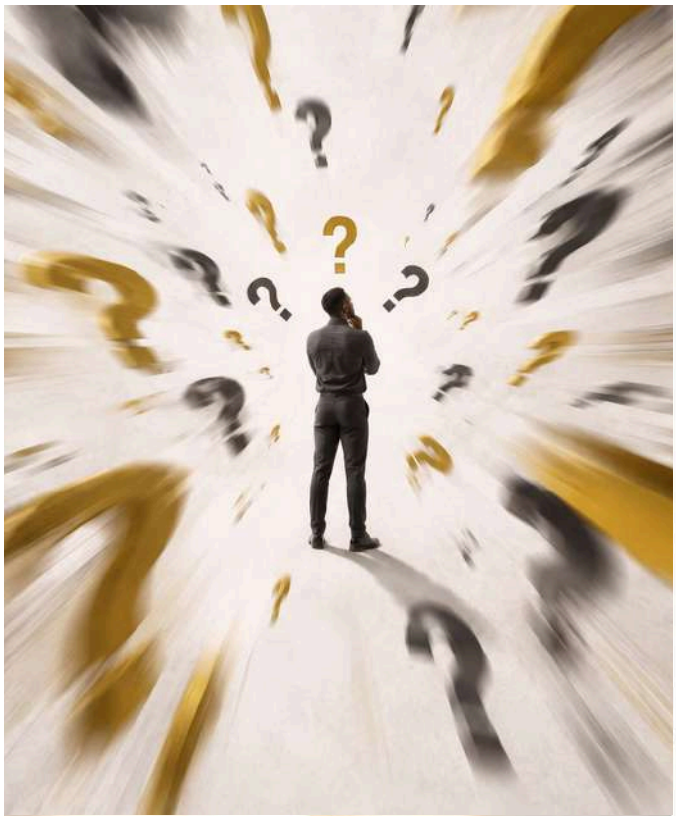
A MESSAGE FROM THE CEO

There is a kind of question that sidesteps everything you have prepared to say and goes straight to what is true. Not the complex ones; those can be answered with enough analysis. The simple ones. The ones that arrive in a single sentence and stay long after the longer questions have moved on.

These questions do not belong to a specific industry. They belong to a life. They surface in quiet moments; at the end of a long day, in a conversation that turns unexpectedly honest, in the pause before you answer something you have been asked a hundred times. They ask not where you stand in the market, but where you stand in your own life, and they have a way of revealing, with uncomfortable clarity, whether the two are actually aligned.

The conversation around real estate has become fluent in a different kind of question. Returns. Timelines. Entry points. Infrastructure. These are necessary and they will always be necessary, but they have a way of filling the room so completely that other important questions rarely get the space to be asked. The personal ones. The honest ones. The ones that do not appear on any spreadsheet but sit, quietly, at the foundation of every serious decision a person makes about where to invest and what to build.

Behind every significant property decision is a life shaped by specific memories of what home has always felt like, and a specific vision of what it should become. The investors who make the most enduring decisions are the ones who can hold both conversations at once. Who knows the financial case and the personal one. Who can say, with clarity, not only where they are investing, but why and what they are ultimately building toward.



At Bilaad Realty, we have always believed these two conversations belong together. Every development we bring forward is evaluated against both standards: the financial and the human. Because the most important question in any investment decision is not just which property performed best on paper. It is also whether this property answers something real for the person standing inside it.

Capital directed toward a real and deliberate life is not emotional capital. It is the clearest kind because it has already answered the question that matters most.

DR. EMMANUEL BASSI USMAN
CHIEF EXECUTIVE OFFICER, BILAAD REALTY

EMPHASIS ON OUR PERSPECTIVE

QUICK QUESTIONS. LASTING IMPRESSIONS.

The questions that shape a person's most important decisions are rarely the ones they saw coming. They are the honest ones. The kind that ask something so plain, so direct, that there is nowhere to hide from the answer.

Three of them define this edition and together, they trace the full arc of what it means to invest with intention.

1. The standard you have always carried:

Every investor brings criteria to the market. Some are explicit: location, price range and projected return. Others are less visible, harder to name, but present in every evaluation they have ever made.

A question as simple as what did home smell like growing up? can surface that invisible standard in an instant. It does not belong in a due diligence checklist and yet the answer arrives before you have time to prepare one. Something specific, something warm, something that belonged entirely to a time and place most people have not lived in for years. It arrives that quickly because it was never stored as information. It was stored as feeling. As reference.

That reference is still active. It has shaped every property you have walked into. The ones that felt immediately right despite nothing obvious explaining why and the ones that had everything on paper and felt hollow the moment you stepped inside. The difference was not analytical. It was measured against something older and more personal than any market report can account for.

The investor who names this is not working with less rigour. They are working with more. They know what they are actually searching for beneath the listing, beneath the numbers. That is a rare and underestimated advantage.

2. The answer you already know:

Most people can say where they live. Far fewer can say where they mean when they say they are going home.
Where do you mean when you say, "I'm going home"?
The answer to this question is not on your documents. It arrives before the considered one has a chance to replace it. It speaks to proximity. To the people who matter, to the kind of community that reflects who you are and who you are becoming. It names an environment not by its coordinates, but by how it makes you feel when you arrive.
That answer is the most precise property brief an investor will ever write. It turns every development they encounter into either a step closer or a step sideways.

It removes the noise of endless comparison and replaces it with a clear, personal direction.

The investor without this clarity is permanently open to distraction. The one who has it is already moving and evaluating the market on their own terms.

3. Capital with a destination:

What's your money doing right now? This is the question a number of financial conversations avoid, possibly because the honest answer is uncomfortable. The question is not what your capital did last year or what it might do under better conditions but what it is doing today. Is it directed toward something real? Or is it waiting for a clearer signal, a more perfect moment, a convergence of conditions that may never arrive exactly as hoped?

Capital without a destination does not rest. It defers. And deferred capital is not simply money that has not moved, it is the widening distance between where you are and where the life you are building is already waiting for you. Every season of inaction is a season in which someone else made the decision you were preparing to make.

The most decisive investors are not always the boldest. They are the most aligned. When capital has a purpose, it moves with a quality that market timing alone cannot produce. It does not wait to be convinced. It recognises.

4. The Investment that holds all three:

There is a property for every investor who has sat honestly with these questions. Not an asset that simply performs but one that responds. A place that honours the standard formed in memory, that positions you where your life is genuinely being built, and that gives your capital somewhere meaningful to go.

At Bilaad Realty, we design for that investor. Every development we bring forward is held to a standard that goes beyond financial merit; because the most valuable property is not the most profitable one on paper. It is the one that answers something real. The one an investor will never have reason to question, because it was chosen for all the right reasons.

When memory, identity and intention align, that is not just a strong investment. It is the right one.



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 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

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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

₦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

₦450,000,000
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 120m²Net-Floor Area
3 Bedroom - Apartment All Ensuite

NOT AVAILABLE

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



AMETRINE 96²Net-Floor Area
2 Bedroom - Apartment

₦200,000,000
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

₦900,000,000
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 changeand 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 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

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

NOT AVAILABLE

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



OPAL 279m² Net-Floor Area
4 Bedroom - Townhouse

₦300,000,000
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



AMETRINE
2 BEDROOM APARTMENT
Location: LANGKAWI ISLAND, KATAMPE, 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



SAPPHIRE
5 BEDROOM - VILLA + EMPLOYEE QUARTERS
Location: Fiji Island, Jabi Abuja, FCT

Sites & Lifestyle

HUTU ORCHARDS

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AVAILABLE PLOTS



CofO	30	9
TITLE	HECTARES	HOUSE TYPES

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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

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

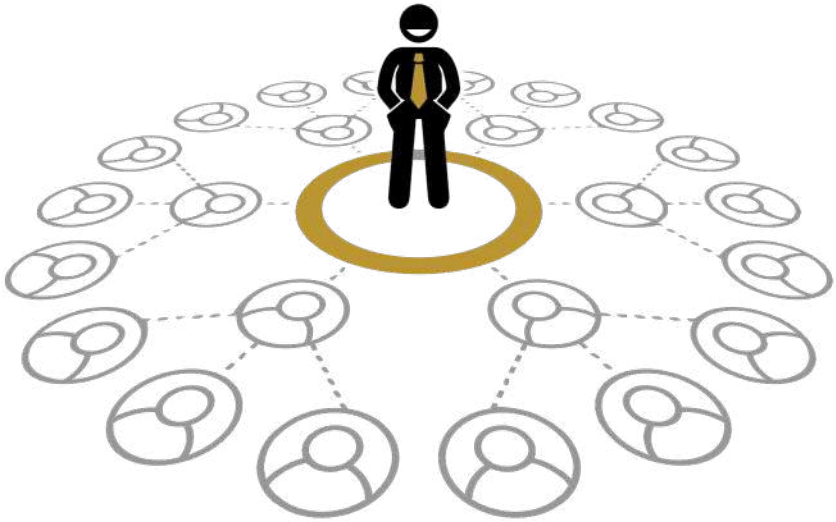
UP TO

7.5%

DISCOUNT ON OUTRIGHT PAYMENTS

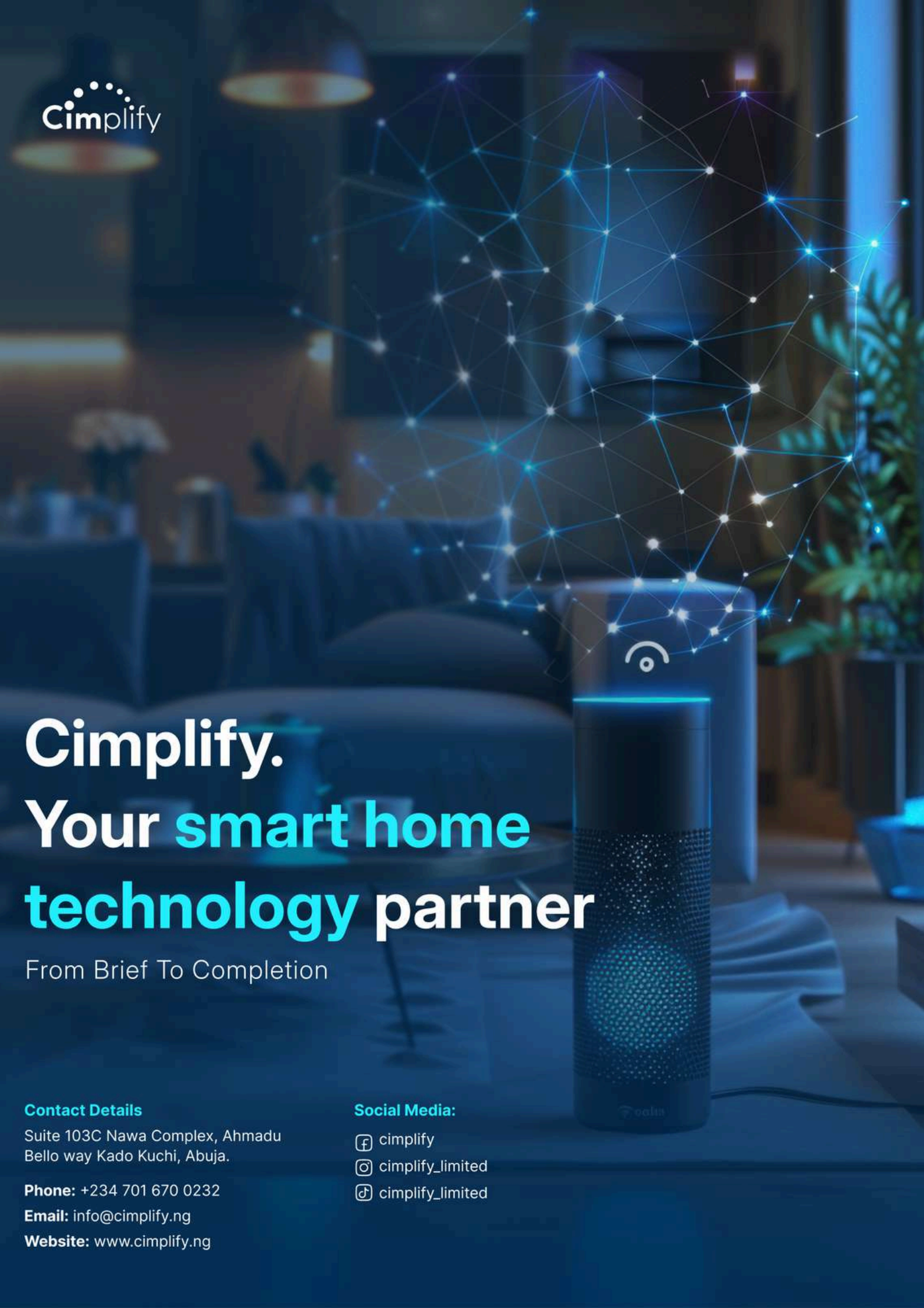
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From Brief To Completion

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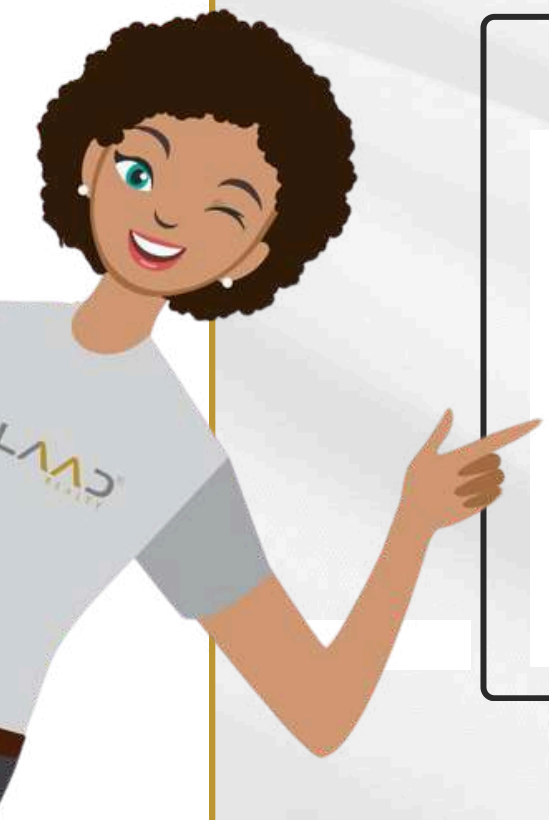
BEING HUMAN FOUNDATION BHFLP FOR THE LESS PRIVILEGED

AMORE HOMES

CHARTERED INSTITUTE OF PROJECT MANAGERS OF NIGERIA

NE17 CAPITAL LIMITED

GETTING THE BILAAD ADVANTAGE JUST GOT IZI



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