

NEWSLETTER



**REAL ESTATE &
THE ECONOMY**



SCAN ME

FROM THE HEADLINES

The nature of Nigeria's current economic crisis is highly alarming as it has left no stone unturned and has affected multiple sectors, regions, and divisions. The decline in the retail and housing sectors have adversely affected the sector's GDP contribution and return on investment. The challenges of expensive, cumbersome, and lengthy title and registration processes in all industries have not been ignored. The continuous Naira depreciation has been a major obstacle to the development of major sectors in Nigeria, especially the construction industry.

Nigeria's construction industry relies heavily on importing raw materials and equipment used in construction from abroad. However, the devalued naira increases the purchase cost of these raw materials and equipment. But while some see the financial downturn as an opportunity to invest in various sectors at bargain prices, no one knows how long it will take for the economy to get back on track. The big question remains:

if an economic recovery is unpredictable, is it safe to invest at all?

According to a Bilaad survey carried out in August 2022, it was discovered that some of the reasons why individuals do not invest in Real Estate are lack of investment literacy or the lack of funds, and those who 'buy to invest' are currently channeling their funds towards the forthcoming elections or saving it up for the aftermath of the elections.

It is important now than ever for the Nigeria of today to be aware that despite the current pressing challenges facing the country, amongst others, real estate investment is, and will be, one of the safest places to put your money because it is a tangible asset that appreciates regardless of time.

Aliyu Aliyu
Chief Executive Officer
Bilaad Realty Ltd



REAL ESTATE & THE ECONOMY

WITH EMPHASIS ON OUR PERSPECTIVE

Since the start of Nigeria's political campaign for general elections, crisis and fear have always been a serious problem for citizens. Many people are afraid and indecisive with investment decisions because they do not know what the future holds. The Nigerian people are particularly skeptical about real estate investment, for many justifiable reasons:

1. Fear of new laws that might be implemented by the next government, hence their strong desire not to be bound by the investment options presented at this time. This is a major disappointing factor for players who are planning to enter the industry.
2. The industry is polluted with unrealistic standards set by hungry developers. Many developers are slandering the industry by promising more and doing less, especially when it comes to what they offer in their contractual terms. Investors are looking for developers who provide superior Return on Investment, demonstrate strong leadership culture, and foster innovation in the workforce. Very few developers are competent enough to provide this.

While this much is unfortunately true, real estate is still a safe investment option, even and especially in a nosediving economy. Author Mark Twain said, "Buy land. They're not making it anymore". Land is a commodity of inherently limited quantity.

During our recent survey, one of the external players mentioned, "Whether you are buying to flip and sell, land banking or leasing out, you will find that real estate is an evergreen asset class that people will always need. It is almost a non-depreciating asset, especially in a growing city like Abuja".

Modern financial advisors highlight other benefits of investing in real estate in a bad economy: diversification, stable income, less volatility than stocks, and better returns than bonds. U.S. News and World Report states that "parts of the real estate sector can offer insulation against economic downturns".

5 Reasons to Invest in Real Estate in Uncertain Times

1. A bad economy upsets our finances and could dramatically reverse the course of our lives. But this is not the case for property owners – an economic downturn

can place investors/property owners at a vantage point where they can benefit even from a crisis.

2. Housing is always a basic need: When an economic crisis hits, people lose their jobs, income, and potentially their homes. During these periods, it can be quite easy to find renters. Housing is a basic need, with a never-ending demand. One can hold off on buying a new phone or a new car, but it would be rare to find someone voluntarily deciding to be homeless.

3. Investing in real estate is a safe. It is not affected by external factors like other investments. The values are immune to political issues, wars, or catastrophes. Unlike equities, real estate is not threatened by economic markets.

4. Real estate is one of the few investments immune to inflation. Inflation is a sustained increase in general prices, but a decrease in people's ability to purchase goods and services. Mortgage prices will remain the same, but real estate will not be affected as they will rise due to increased rental demand. This increase is due to individuals or families being unable to buy land and buildings due to rising costs.

5. The stock market suffered a massive flip during The Great Depression, but investors in the residential estate space didn't suffer as much severe losses. In fact, single-family rental assets recorded positive values as a sector at the tail end of the Great Recession. Small-scale residential real estate investments aren't a part of daily trading activities like stocks. As such, they provide stability when stocks are volatile.

In conclusion, when the economy slows down, investing in real estate is an opportunity to see your capital grow. Incorrect assumptions about property prices and recessionary periods can prevent investors from seeking a real estate investment, whether it be a trust or buying residential property.

The many benefits of buying property in a slow economy doesn't guarantee that every investment will be successful. Where and what you buy should always be carefully considered. Sustainability is paramount.

PROPERTY TYPE



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 and 63 units of resort apartments in a secure, serene, and convenient environment for growing families.

HOUSE TYPES



ONYX

5 BEDROOM - VILLA
 447m² Net-Floor Area

\$705,467.37 / N489,594,354.78
 (Naira value tied to exchange rate)

KITCHEN CABINET & APPLIANCES
 ALL ROOM WARDROBES



HOUSE TYPES	
THE EMERALD 4 BEDROOM PENTHOUSE	₦ 404m ² Net-Floor Area ON REQUEST
THE OLIVINE 3 BEDROOM PENTHOUSE	₦ 333m ² Net-Floor Area ON REQUEST
ZIRCON 2 BEDROOM APARTMENT	₦ 199m ² Net-Floor Area CORNER UNITS \$263,227.51 / N182,679,891.94 (Naira value tied to exchange rate)
BERYL 2 BEDROOM APARTMENT	₦ 186m ² Net-Floor Area RIGHT-BOTTOM UNITS \$352,733.69 / N244,797,180.86 (Naira value tied to exchange rate) NOT AVAILABLE
QUARTZ 2 BEDROOM APARTMENT	₦ 167m ² Net-Floor Area MIDDLE UNIT \$220,899.47 / N153,304,232.18 (Naira value tied to exchange rate)
JET 1 BEDROOM APARTMENT	₦ 126m ² Net-Floor Area CORNER UNITS \$166,666.67 / N115,666,668.98 (Naira value tied to exchange rate)
FLINT 1 BEDROOM APARTMENT	₦ 102m ² Net-Floor Area MIDDLE UNITS \$134,920.63 / N93,634,917.22 (Naira value tied to exchange rate)

PROPERTY TYPE



BALI ISLAND, LIFE CAMP



BILAAD PREMIUM MALDIVES, GWARINPA II, ABUJA FCT

Maldives by Bilaad Realty is a 1.29 Hectare land located in the heart of Gwarinpa II, Abuja FCT designed to cater for individuals with high taste and appeal for comfort. This estate comprises of 19 units of our spacious stand-alone Onyx homes in a secure and serene environment.

HOUSE TYPES



ONYX

5 BEDROOM - VILLA
447m² Net-Floor Area

\$770,500.00 / N534,727,000.00
(Naira value tied to exchange rate)

KITCHEN CABINET & APPLIANCES
ALL ROOM WARDROBES

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.



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

**ONYX**

5 BEDROOM - VILLA

🏠 447m² Net-Floor Area

\$625,000.00 / N433,750,000.00

(Naira value tied to exchange rate)

KITCHEN CABINET & APPLIANCES
ALL ROOM WARDROBES**AMETHYST**

4 BEDROOM - TWIN VILLA

🏠 343m² Net-Floor Area

\$479,166.67 / N332,541,668.98

(Naira value tied to exchange rate)

KITCHEN CABINET & APPLIANCES
ALL ROOM WARDROBES**OPAL**

4 BEDROOM - TOWNHOUSE

🏠 279m² Net-Floor Area

\$333,333.3 / N231,333,331.02

(Naira value tied to exchange rate)

KITCHEN CABINET & APPLIANCES
ALL ROOM WARDROBES**PETALITE**

3 BEDROOM - APARTMENT

🏠 230m² Net-Floor Area

\$250,000.00 / N173,500,000.00

(Naira value tied to exchange rate)

KITCHEN CABINET & APPLIANCES
ALL ROOM WARDROBES**AMMOLITE**

2 BEDROOM - PENTHOUSE

🏠 235m² Net-Floor Area

\$208,333.33 / N144,583,331.02

(Naira value tied to exchange rate)

KITCHEN CABINET & APPLIANCES
ALL ROOM WARDROBES**NOT AVAILABLE**

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PROPERTY TYPE



FLUORITE

2 BEDROOM - APARTMENT
 170m² Net-Floor Area

\$187,500.00 / N130,125,000.00
 (Naira value tied to exchange rate)

KITCHEN CABINET & APPLIANCES
 ALL ROOM WARDROBES



AZURITE

1 BEDROOM - PENTHOUSE
 170m² Net-Floor Area

\$156,250.00 / N108,437,500.00
 (Naira value tied to exchange rate)
NOT AVAILABLE

KITCHEN CABINET & APPLIANCES
 ALL ROOM WARDROBES



IOLITE

1 BEDROOM - APARTMENT
 75m² Net-Floor Area

\$104,166.67 / N72,291,668.98
 (Naira value tied to exchange rate)

KITCHEN CABINET & APPLIANCES
 ALL ROOM WARDROBES



JADEITE

STUDIO APARTMENT
 43m² Net-Floor Area

\$72,916.67 / N50,604,168.98
 (Naira value tied to exchange rate)

KITCHEN CABINET & APPLIANCES
 ALL ROOM WARDROBES

**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

12 MONTH PAYMENT PLAN ON BALI ISLAND PROPERTIES



SAPPHIRE

5 BEDROOM - VILLA
 447m² Net-Floor Area

\$427,934.08 / N296,986,251.52
 (Naira value tied to exchange rate)

Elevator
 Kitchen Cabinet
 Wardrobes
 Inverter

ON REQUEST

HOUSE TYPES

12 MONTH PAYMENT PLAN ON BALI ISLAND PROPERTIES



AMETHYST

4 BEDROOM - TWIN VILLA

343m² Net-Floor Area

Kitchen Cabinet
Wardrobes
Inverter

\$332,837.62 / N230,989,308.28

(Naira value tied to exchange rate)

ON REQUEST



OPAL

4 BEDROOM - TOWNHOUSE

279m² Net-Floor Area

Kitchen Cabinet
Wardrobes
Inverter

\$247,250.81/ N171,592,062.14

(Naira value tied to exchange rate)

ON REQUEST

HOT DEALS



PRODUCT NAME: AVENTURINE

SPECIFICATIONS: 3 BEDROOM APARTMENT

LOCATION:

BALI ISLAND, LIFE CAMP, KAFE DISTRICT, ABUJA



PRODUCT NAME: VERMARINE

SPECIFICATIONS: 1 BEDROOM APARTMENT

LOCATION:

BALI ISLAND, LIFE CAMP, KAFE DISTRICT, ABUJA



PRODUCT NAME: TOPAZ

SPECIFICATIONS: 3 BEDROOM APARTMENT

LOCATION:

BALI ISLAND, LIFE CAMP, KAFE DISTRICT, ABUJA



PRODUCT NAME: SAPPHIRE

SPECIFICATIONS: 5 BEDROOM VILLA

LOCATION 1: BORA BORA ISLAND, WUYE DISTRICT, ABUJA

LOCATION 2: FIJI ISLAND, JABI DISTRICT, ABUJA

LOCATION 3: BALI ISLAND, LIFE CAMP, ABUJA

18 MONTH PAYMENT PLAN ON ALL PROPERTY TYPES

Payment flexibility is important when it comes to home ownership. Across our different housing categories, we offer a minimum of 18 months in order to provide reasonable convenience for customers. Furthermore, we are working closely with financial institutions to provide alternative financing options worth considering by clients to enable them secure a great investment at the same time.

PAYMENT SCHEDULE

Month 0 (initial Payment)	25%
Month 3	20%
Month 6	20%
Month 9	15%
Month 12	10%
Month 18	10%
TOTAL	100%

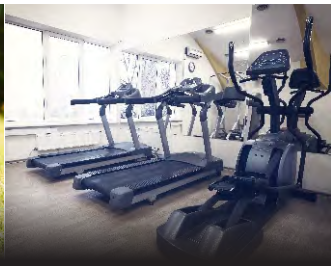
50%

**DISCOUNTS ON
OUTRIGHT PAYMENTS**

ESTATE FACILITIES



RECREATION



GYM



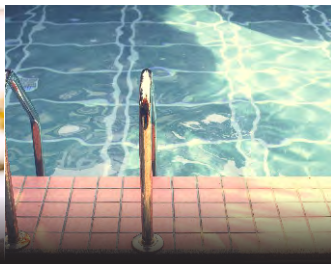
CCTV SURVEILLANCE
AND SECURITY



CENTRAL GAS SYSTEM



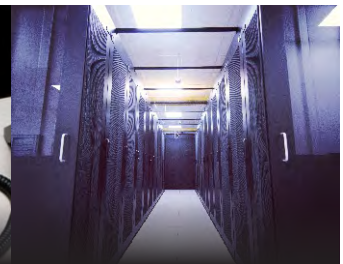
HOME AUTOMATION



SWIMMING POOL



INTERCOMM



FIBRE OPTICS
CONNECTIVITY

ENJOY UNRESTRICTED ACCESS



Airport
Lounge



Gaming
Arcade



Selected
Stores



Gym & Sports
Academy



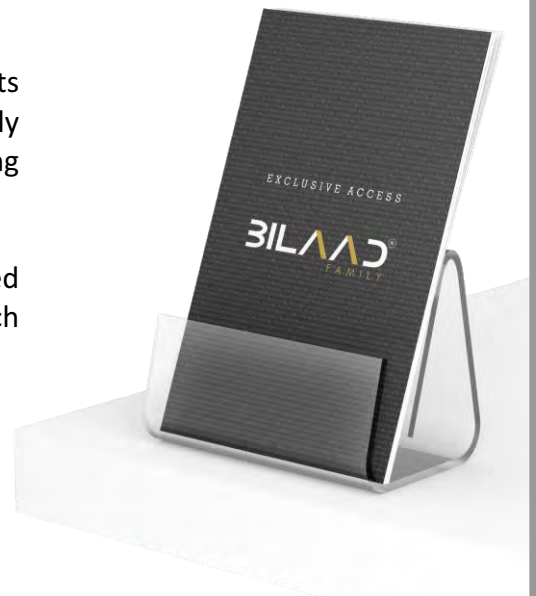
Hotels

Introducing Bilaad Family

In line with our corporate goals and objectives of ensuring clients are recipients of an unmatched service experience, Bilaad Family was created to add an extra touch of value to all our existing homeowners through a customer reward bundle.

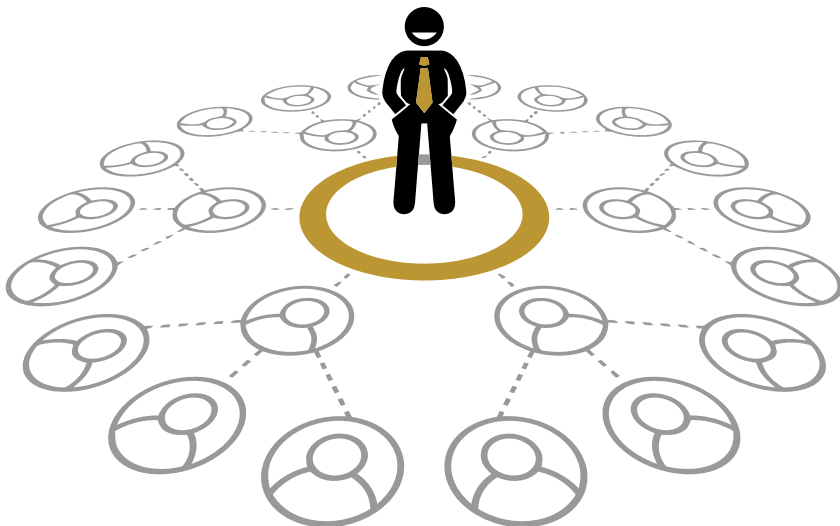
This exclusive membership will provide our clients unrestricted access to airport VIP lounges, hotel stay discounts, and much more.

Join the BILAAD Family and get a feel of the BILAAD experience.



BECOME AN **AFFILIATE**

Enjoy alternative source of income by joining our affiliate program.
Simply **refer and earn up to 5%** commission on every sale.



Join our
AFFILIATE PROGRAMME
to secure a lifetime of
unlimited income.

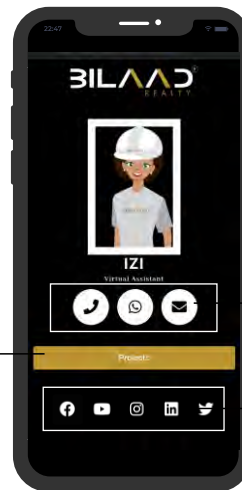
FOR INQUIRES, CALL:
0908 837 3752

REACHING US JUST GOT IZI

Hey there! My name is Izi, your virtual assistant.
I'm here to take you on an Izi ride around Bilaad Realty.



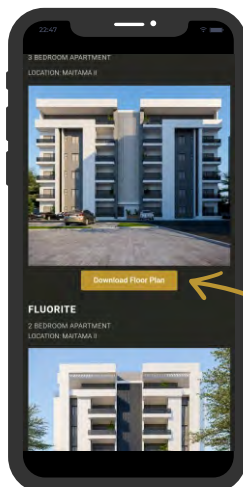
1. SCAN THE QR CODE
(it's izi!! Just use your phone camera)



2. CALL, CHAT OR EMAIL BY CLICKING ON ANY OF THESE BUTTONS

(make inquiries and schedule tours)

3. CLICK ON THE PROJECT BUTTON TO FIND OUT ABOUT ALL OUR PROJECTS
(finding a new home just got izi'er)



you can also download floorplans (and an e-copy of this newsletter)

4. CLICK ON ANY OF THE ICONS FOR UPDATES ON SOCIAL MEDIA

(we love interacting with you)



Suite 205, Wing A, Shashilga Court, Jahi, Abuja FCT | +234 700 222 2111

www.bilaadnigeria.com, info@bilaadnigeria.com