

NEWSLETTER



BEYOND INDEPENDENCE:

REAL ESTATE AND THE FUTURE OF NIGERIA

SILAND OCTOBER 2025

BEYOND INDEPENDENCE:

REAL ESTATE AND THE FUTURE OF NIGERIA

FROM THE DESK OF THE CEO

Independence is often understood as freedom from external control, but its deeper meaning lies in the ability to shape one's destiny. For a country, this means building economic systems that generate opportunity. For businesses, it means crafting value that endures. For individuals, it means making choices that secure both the present and the future.

As Nigeria marks 65 years of independence, the question before us is less about commemoration and more about sustainability. How do we build economic, social, and physical structures that allow people to thrive long after the celebrations end? This is the challenge of true independence – ensuring that resilience is matched by progress, and that vision translates into lasting impact.

Real estate occupies a unique place in this conversation. It is not simply about land and buildings; it is about identity, security, and prosperity. Homes anchor families. Commercial spaces fuel productivity. Infrastructure enables connection. Together, they form the physical backbone of independence: the environment within which innovation, community, and wealth are cultivated.



Globally, real estate is a cornerstone of GDP, employment, and investment. In Nigeria, it remains a vital lever for diversification and stability. Yet its true promise lies in the lived realities it creates which includes but is not limited to the dignity of homeownership, the vibrancy of thriving neighborhoods, and the resilience of cities that adapt and endure.

For Bilaad Realty, this reflection resonates deeply. As we mark eight years of shaping communities and redefining spaces, we are reminded that our work is part of a broader national journey: advancing independence through environments that enable people to live with dignity, security, and possibility. Independence, in this sense, is not an event but a condition. One that must be built, sustained, and renewed across generations

DR. EMMANUEL BASSI USMANCHIEF EXECUTIVE OFFICER, BILAAD REALTY

EMPHASIS ON OUR PERSPECTIVE **BEYOND INDEPENDENCE**:

REAL ESTATE AND THE FUTURE OF NIGERIA

Independence, by its very nature, is a process, not a final state. It grows, it adapts, and it challenges societies to think not only of freedom in principle but of freedom in practice. For Nigeria, sixty-five years of independence is both a milestone and a mirror: a moment to reflect on progress made, and a reminder of the unfinished work of building a nation where every citizen can thrive.

Viewed through the lens of real estate, the meaning of independence becomes even clearer. Independence is expressed not only in governance but in the spaces that support daily life. The houses where families grow, the schools where knowledge is passed on, the offices where ideas take flight, and the public spaces where communities gather—these form the living architecture of freedom.

Real estate, therefore, is not merely about structures. It is about:

- 1. Identity spaces that reflect culture, history, and aspirations.
- 2. Security environments that provide safety, shelter, and stability.
- 3. **Prosperity** foundations for business, trade, and innovation.
- **4. Connection** infrastructure that links people, cities, and opportunities.

But as Nigeria looks forward, real estate must do more than provide shelter—it must anticipate and drive the future. This is where innovation, sustainability, and technology step in.





The Future of Real Estate: A Call to Developers and Investors

For developers, the challenge is to redefine what it means to build. Buildings can no longer be passive structures; they must become active contributors to community well-being. That means integrating renewable energy solutions, designing for climate resilience, embracing smart building technologies, and embedding green infrastructure into urban planning.

For investors, real estate in Nigeria is no longer just a matter of land and location; it is about investing in systems that future-proof communities. Opportunities lie in sustainable housing models, digital real estate platforms, co-living and co-working ecosystems, and transit-oriented developments that reduce congestion while boosting productivity.

Every thriving economy demonstrates that real estate is the bedrock of diversification. For Nigeria, this sector offers a chance to reduce dependence on extractive industries by building sustainable cities that generate long-term economic independence.

Bilaad's Journey: Eight Years, A Shared Responsibility Bilaad's journey over the past eight years has been guided by the conviction that real estate is not just an industry, but a responsibility. That responsibility is shared with partners, clients, and stakeholders who have invested not only in projects but in the vision of a future where spaces are designed to inspire, sustain, and adapt.

As Nigeria steps into its 66th year and Bilaad into its 8th, the charge before us all is clear: to look beyond independence as a historic achievement and embrace it as a living, evolving responsibility. The real measure of independence lies not only in how far progress has been made, but in what we build next—brick by brick, vision by vision, generation by generation.



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PROPERTY TYPE



BILAAD PREMIUM

Introducing

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 F318m2 Net-Floor Area 5 Bedroom Detached - Villa

№275,000,000

Semi-Finished

04

Finishings

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

On Request



CITRINE F 236m2 Net-Floor Area 4 Bedroom Town-House

№165,000,000

Semi-Finished

Finishings

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

On Request



AVENTURINE F 131m2 Net-Floor Area 3 Bedroom - Apartment

№105,000,000Semi-Finished

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes On Request
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 3447m2 Net-Floor Area 5 Bedroom - Villa

№470,000,000

Semi-Finished

Finishings

Kitchen Cabinet & Appliances All Room Wardrobes

On Request On Request

PROPERTY TYPE



OPAL ₱279m2 Net-Floor Area 4 Bedroom - Townhouse №285,000,000

Sami-Einichad

Finishings

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

On Request



TOPAZ 19 16 lm 2Net-Floor Area 3 Bedroom - Apartment

NOT AVAILABLE

Finishings

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

On Request



AVENTURINE F 120 m²Net-Floor Area 3 Bedroom - Apartment All Ensuite

NOT AVAILABLE

Finishings

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

On Request



AMETRINE § 96²Net-Floor Area 2 Bedroom - Apartment



Finishings

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

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.

IHOUSES TYPES

6 MONTH PAYMENT PLAN ON BARBADOS PROPERTIES



ONYX 157 447m2 Net-Floor Area 5 Bedroom - Villa №650,000,000

Semi-Finished

Finishings

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

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 installad 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 13 447m Net-Floor Area 5 Bedroom - Villa

№600,000,000

Finishings

On Request

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

N430,000,000



AMETHYST ₱343m²Net-Floor Area 4 Bedroom - Twin Villa

Finishings

On Request

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes

On Request



OPAL [™]279m²Net-Floor Area 4 Bedroom - Townhouse №300,000,000

Finishings

Add-ons

Kitchen Cabinet & Appliances All Room Wardrobes

On Request

On Request



PETALITE 5 230m Net-Floor Area 3 Bedroom - Apartment



Finishings

Add-ons

Kitchen Cabinet & Appliances All Room Wardrobes

On Request

On Request



AMMOLITE ₱ 235m²Net-Floor Area 2 Bedroom - Penthouse

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes NOT AVAILABLE

On Request

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 installaa ons no electral and plumbing installala ons

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PROPERTY TYPE



FLUORITE 1370m2Net-Floor Area 2 Bedroom - Apartment

NOT AVAILABLE

On Request

On Request



Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes



AZURITE 170m²Net-Floor Area 1 Bedroom - Penthouse

Finishings

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

On Request



IOLITE F7 75m Net-Floor Area 1 Bedroom - Apartment

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes



On Request

On Request



JADEITE 3 43m²Net-Floor Area Studio Apartment

Finishings

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes



On Request

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 #3447m2 Net-Floor Area

5 Bedroom - Villa

№400.000.000

Semi-Finished

Finishings

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

On Request

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PROPERTY TYPE

HOUSE TYPES

5% DISCOUNT ON OUTRIGHT PAYMENTS



AMETHYST # 343m2 Net-Floor Area 4 Bedroom - Twin Villa

№275,000,000 Semi-Finished

Finishings

On Request

Add-ons Kitchen Cabinet & Appliances All Room Wardrobes

On Request



OPAL ₱ 279m²Net-Floor Area 4 Bedroom - Townhouse N185,000,000

Finishings

On Request

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

HOT DEALS



JADEITE

STUDIO APARTMENT

Location: The Bahamas, Maitamall, Abuja, FCT



VERMARINE

1 BEDROOM APARTMENT

Location: Bali Island, Lifecamp



OPAL

4 BEDROOM TOWNHOUSE

+ EMPLOYEE QUARTERS

Location: The Bahamas, Maitamall, Abuja, FCT



ONYX

5 BEDROOM - VILLA

+ EMPLOYEE QUARTERS

Location: The Bahamas, Maitamall, Abuja, FCT



SAPPHIRE

5 BEDROOM - VILLA

+ EMPLOYEE QUARTERS

Location: Fiji Island, Jabi

Abuja, FCT



PLATINUM

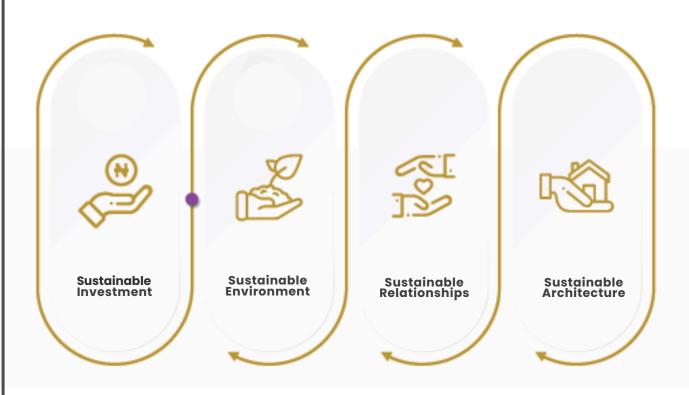
5 BEDROOM - VILLA

+ EMPLOYEE QUARTERS

Location: Mauritius, Minister's Quaters Mabushi

Abuja, FCT

YOUR SUSTAINABLE PARTNER IN REAL ESTATE



ESTATE FACILITIES



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

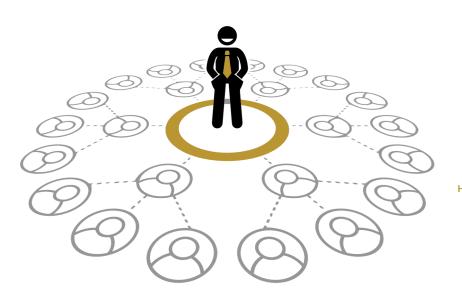


7.5%

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550 SQM

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- © Clubhouse, playgrounds & serene orchard

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GEMHUNT 4. (a)
IS HERE!

REBOT T NIGERIA

ECHOES FROM THE PAST; VISIONS OF THE FUTURE



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