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2023 PROPERTY TRENDS FORECAST

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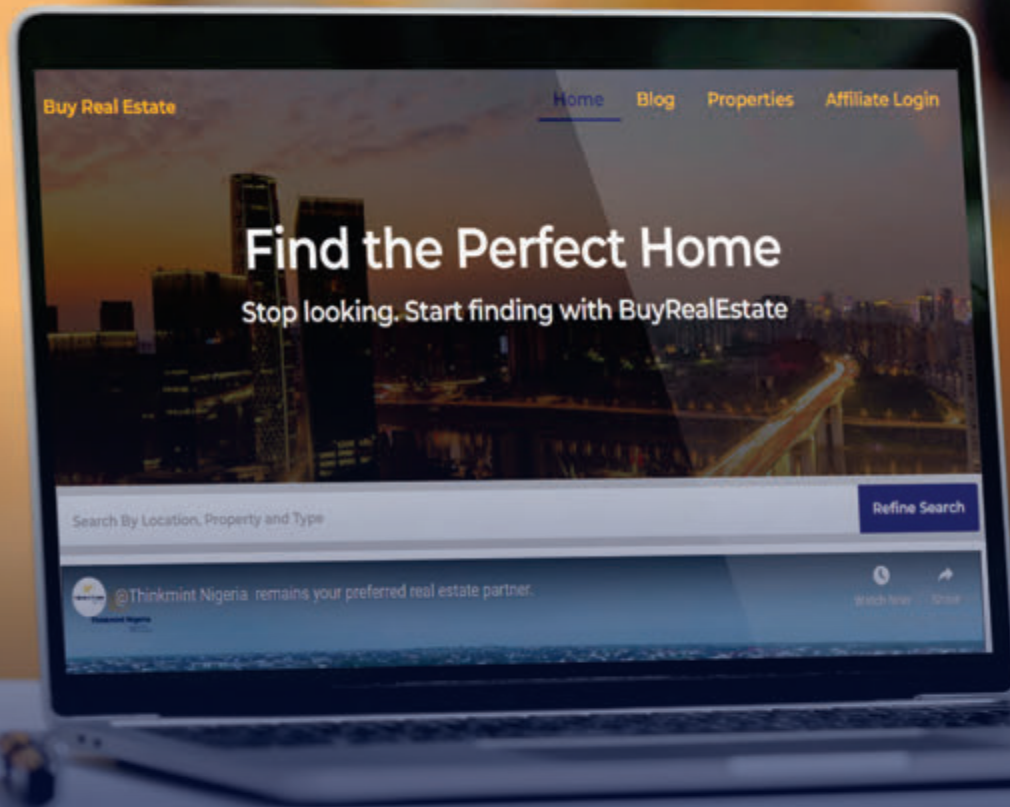
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EDITOR'S LETTER

Dear Esteemed Readers,
Greetings from the ThinkMint Nigeria family!

It's with immense joy and pride that we present you with the latest edition of our beloved magazine. In this issue, we have curated a diverse content that will captivate your senses and intellect.

As you delve into the pages of our magazine, you will embark on a remarkable journey of the vibrant culture and history of Upper Albert in Cape Town. From the rich tapestry of Victoria Island to the enchanting landscapes of Finland, our Real travel column transports you to the most exquisite destinations on the globe.

For Fashion, our trending styles column unveils the latest trends and timeless classics, ensuring you stay at the forefront of elegance and sophistication. Meanwhile, our Real news section keeps you informed and engaged with current events, providing a window into the ever-evolving world around us.

In this digital age, we remain committed to bringing you the beauty of print, a tangible connection to stories that matter. ThinkMint Nigeria is more than a magazine; it's a reflection of your aspirations and a celebration of your curiosity.

Thank you for your unwavering support and we hope this issue inspires, educates, and entertains you. We look forward to your feedback and welcome your thoughts and ideas. Together, we continue this remarkable journey of discovery.

Warm regards,
Laura Eze
Editor-in-Chief
Real|Life Magazine by Thinkmint Nigeria



ON THE COVER

REAL|life

LIFESTYLE & PROPERTY FROM LAGOS TO CAPE TOWN

PUBLISHED BY THINKMINT NIGERIA

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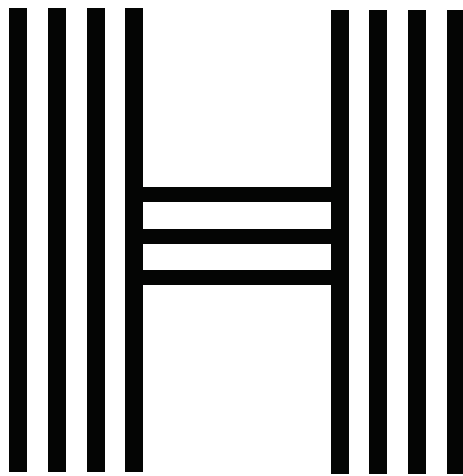
South Africa

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Beautiful moments in exquisite spaces. Enabled by hey ch

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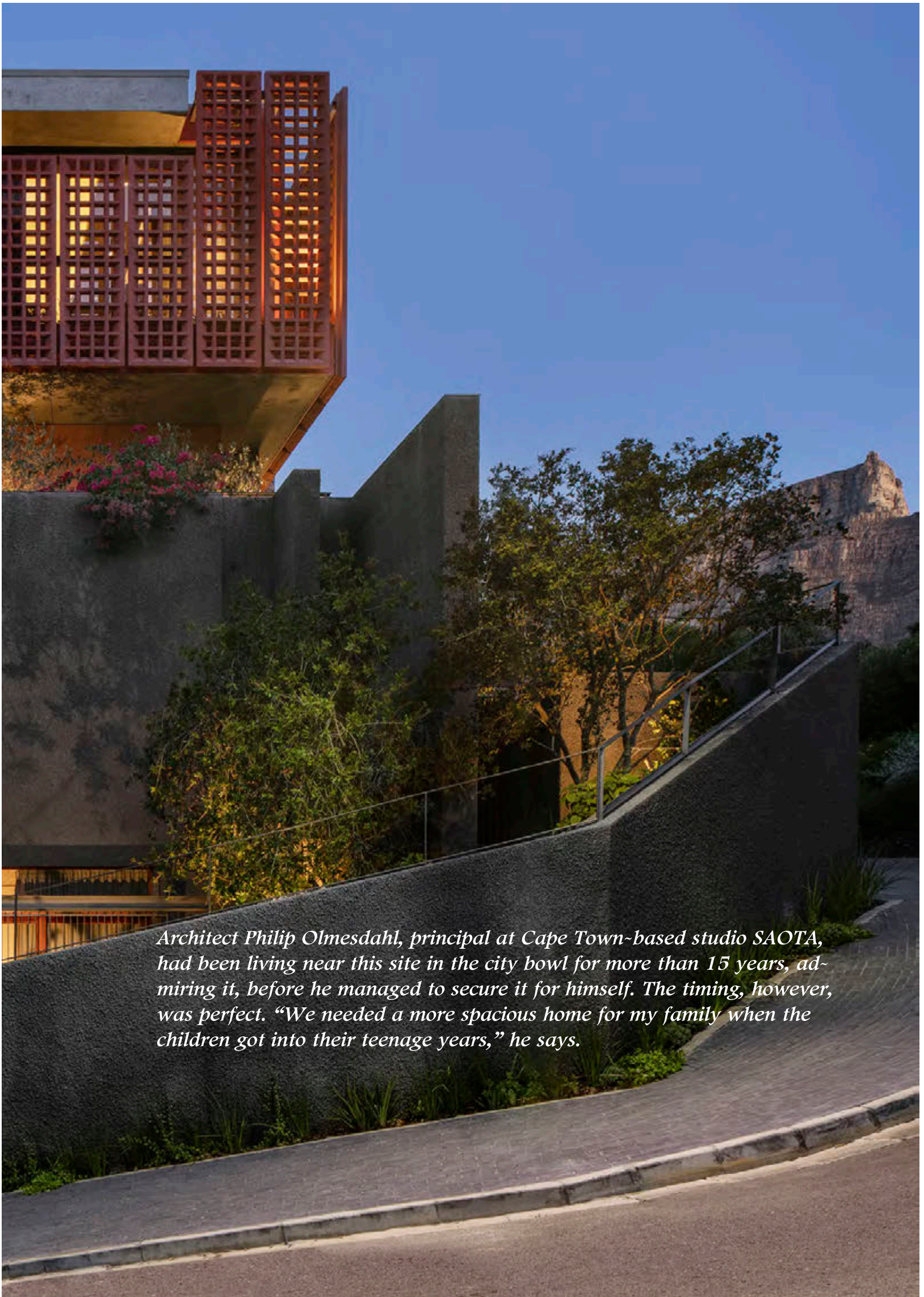


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PROPERTIES

A photograph of a modern building at dusk. The building features a prominent grid-patterned facade that glows with warm interior light. The sky is a deep blue, and the foreground is filled with lush greenery and a dark, textured wall. The overall mood is serene and architectural.

UPPER ALBERT

Cape Town, South Africa



Architect Philip Olmesdahl, principal at Cape Town-based studio SAOTA, had been living near this site in the city bowl for more than 15 years, admiring it, before he managed to secure it for himself. The timing, however, was perfect. “We needed a more spacious home for my family when the children got into their teenage years,” he says.



Being his own client offered Philip the opportunity to push boundaries – combining wisdom earned designing houses with SAOTA over the years with something a bit more whimsical and experimental. “When architects design their own homes,” he says, “they can have a bit more fun; they can be a little bit less intellectual”.

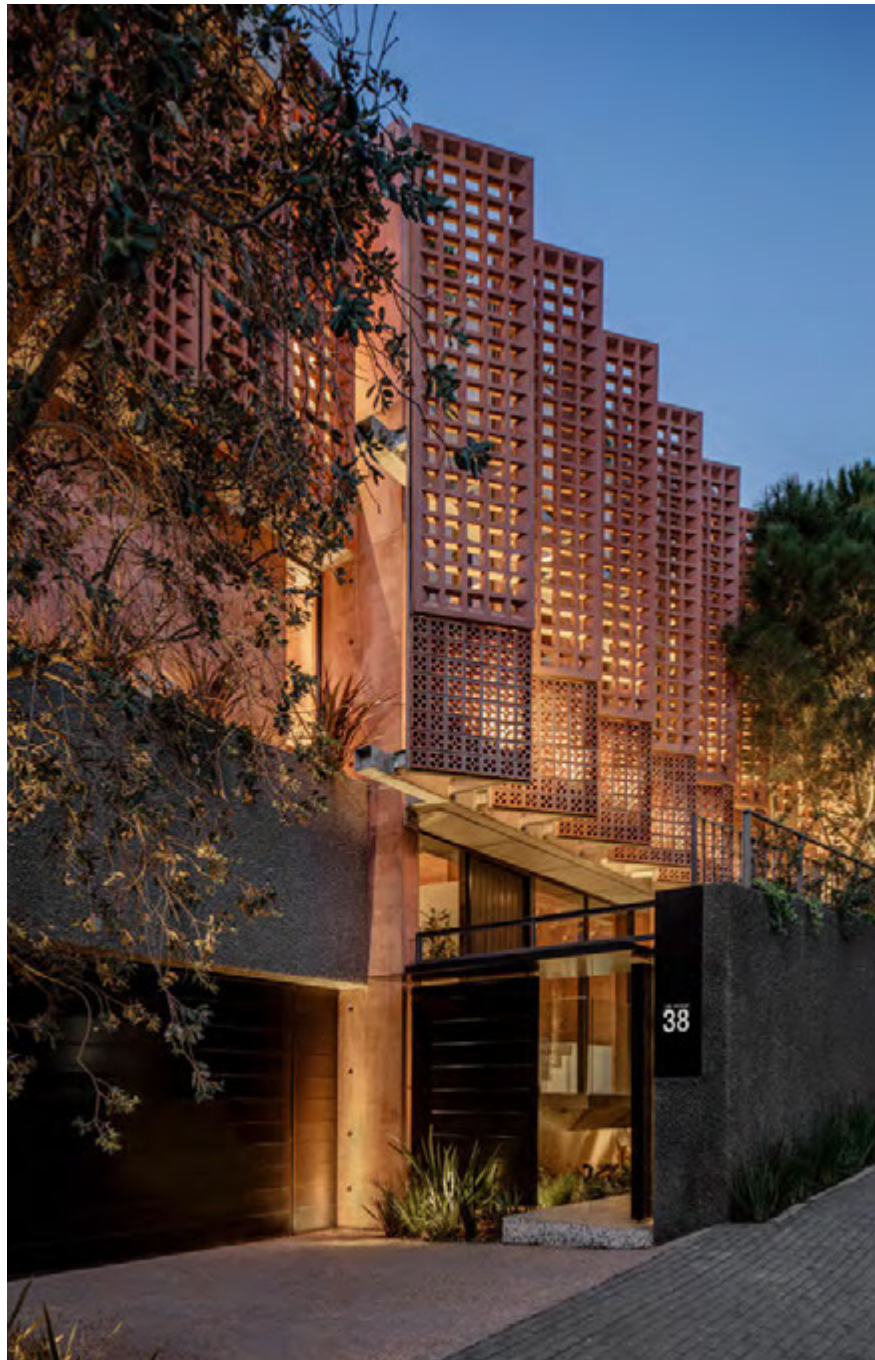
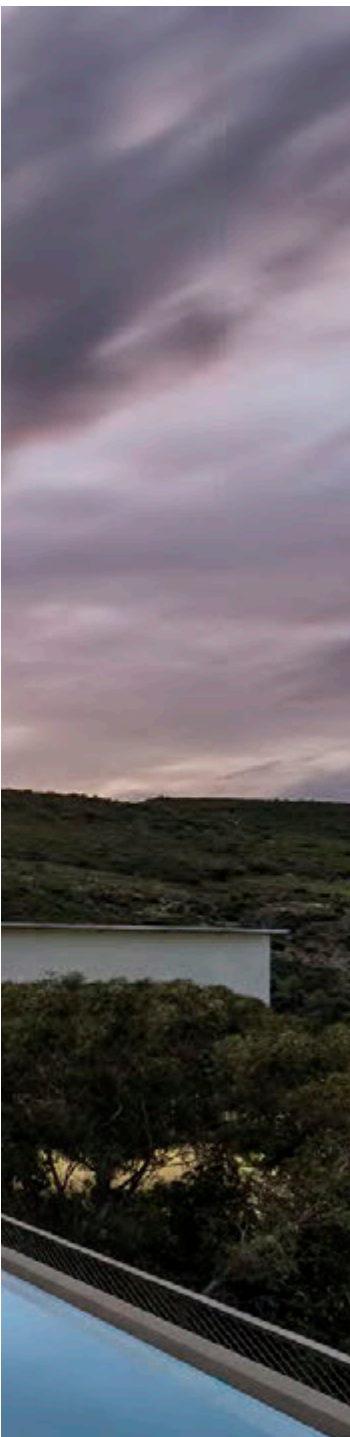
That doesn’t mean that the design of his own home is any less rigorously thought-out, but rather that Philip could take the opportunity to explore architectural ideas without necessarily feeling the need to present a definitive statement or conclusive theory and weave in personal associations and preferences.

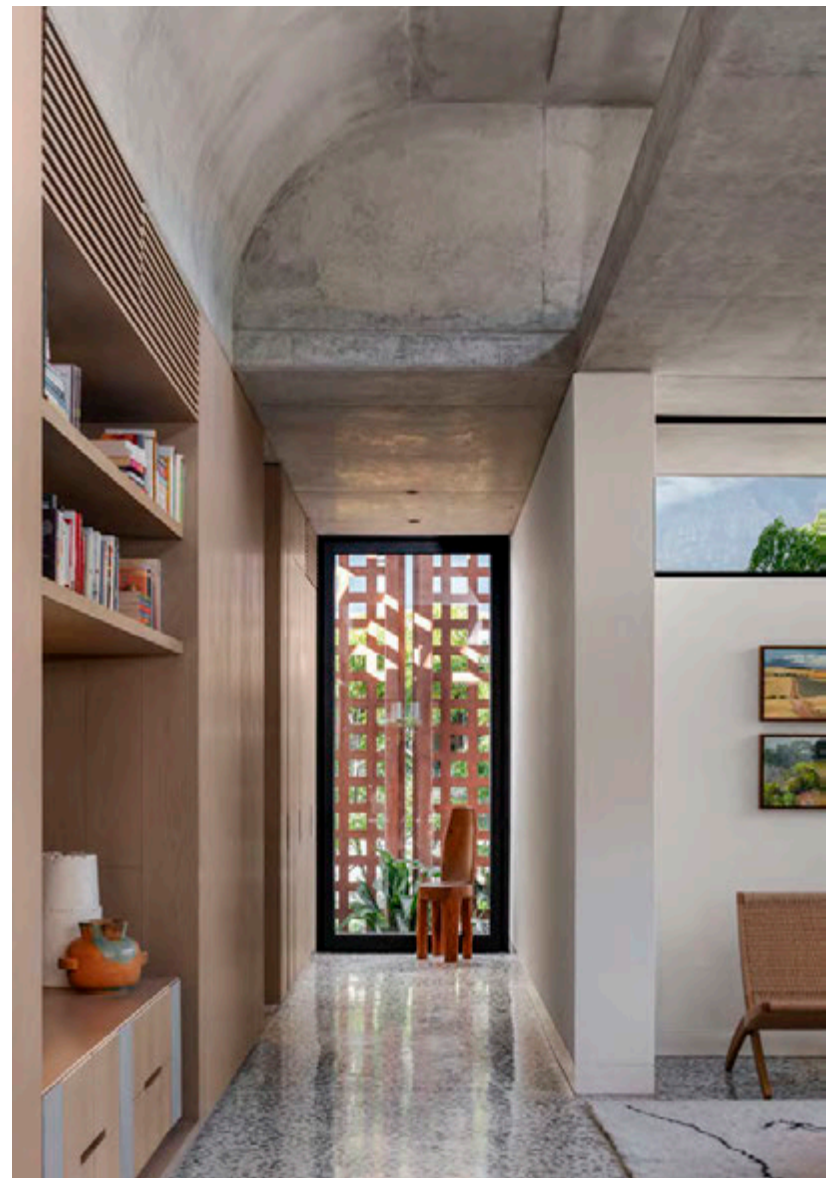
The corner site he secured was steep and had an “unmemorable” 60s ranch style house in the centre of a large garden, as was typical of the garden suburbs of the era. Philip points out, however, that the City of Cape Town’s densification strategy in this area presented new possibilities. In response, he subdivided the property along a contour and redeveloped it to create a

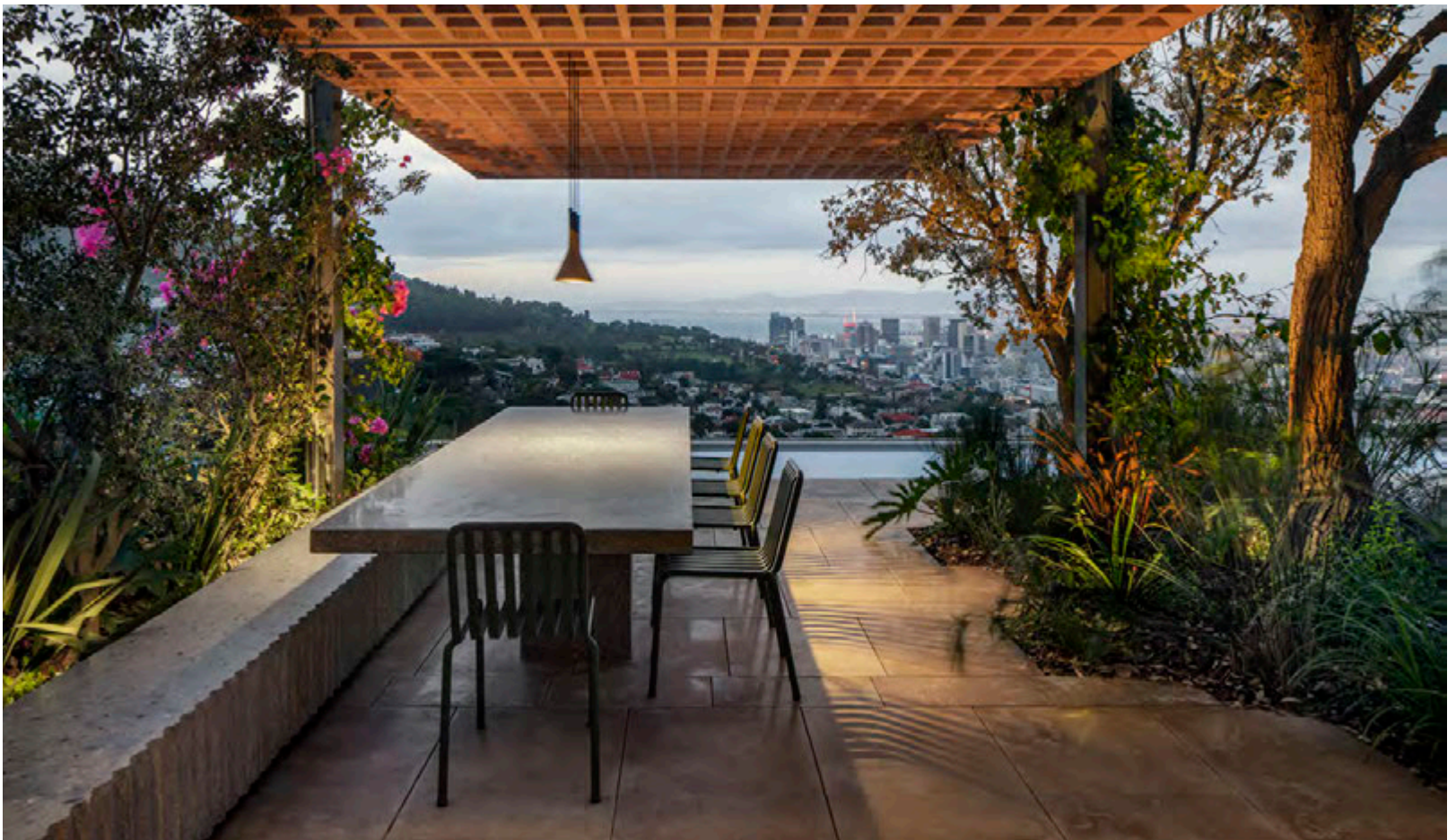
five-bedroom family home on the upper section and two four-bedroom rental apartments on the lower.

“The objective was to create a single house that enjoyed the activity and the energy of the city,” says Philip. At the same time, he sought to recreate something of the spirit of a single standalone house in a garden suburb for a changed urban context.

Conceptually, the relationship between the main house and the accommodation below, separated by a shared wall, references the row houses that historically characterise the area. When it came to designing the main house, however, instead of a garden on the ground level, Philip extended the footprint of the house right out to the setbacks to create a podium on the lower two levels. “I wanted to build my garden up in the sky,” he says. The podium includes garages with a gym, guest and staff accom-

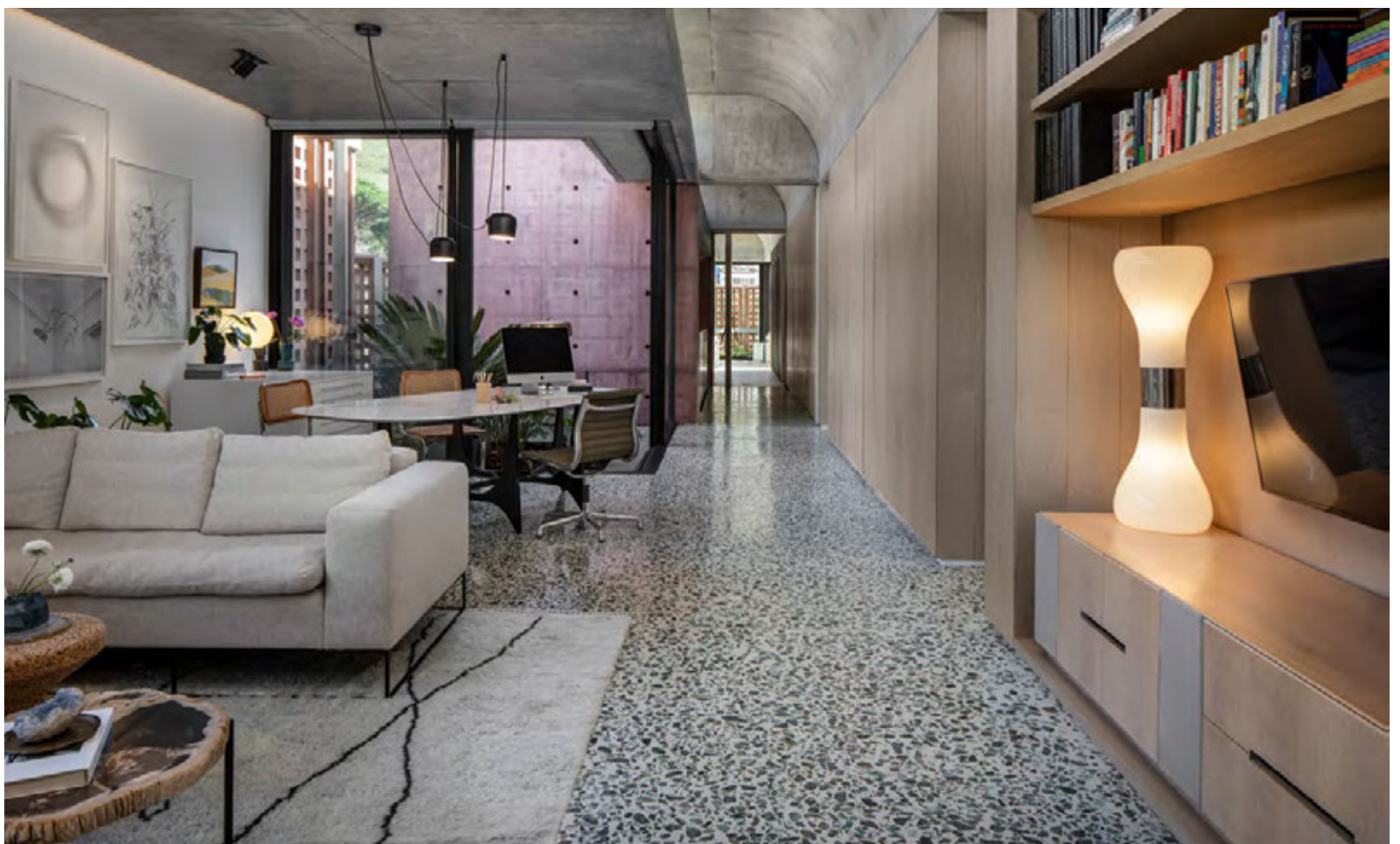






modation, and utility rooms. The upper two levels are dedicated to the living space, which, from that height, can take maximum advantage of the spectacular views of the city. The third level accommodates the living area and a covered outdoor terrace. Four ensuite bedrooms plus a small lounge and study occupy the uppermost level, including a generous office for Philip and a yoga studio for his wife.

From the street, the boundary walls and plinth are finished in grey stipple plaster, which is a reference to Cape Town's mid-century residential buildings and is also associated with the campus of the University of Cape Town and its prominent place in the city's architectural heritage.



However, the building's primary identity is imparted by the distinctive red-pigmented off-shutter concrete of the upper levels, especially the angled pre-cast concrete screens mounted on steel frames, which provide shading and privacy for the extensive façade glazing. The choice of colour, Philip says, was partly based on memories of a trip he and his family took to Mexico. He also, however, repurposed terracotta breezeblocks that formed part of the old boundary wall, which, he says, were "removed, stored, sandblasted, brought back and built into the structural steel screen".

The colour, however, also expresses and emphasises the raw materiality and texture of the concrete. Philip says that he, like a lot of architects, "loves the way things are built", and something of that fascination and delight is built into the tactile use of materials and expressive tectonic elements of the facade.

Internally, the character of the house is best exemplified by the main living space, which has been conceptualised as a single, large, open-plan area that takes in the living room, kitchen and dining rooms. These constitute a series of overlapping, interconnected spaces, which is a distinctive



feature of a SAOTA-designed homes, forming a flowing platform for living.

Philip says that the "contrast of crisp lines, clean geometries and tactile finishes" is central to SAOTA's approach - "the idea of combining contemporary design with natural materials to create an architecturally progressive space that is also a comfortable and happy space to live in".

Lighting, too, is fundamental to the experience of the living space: "The whole upper level is characterised by soft light," says Philip. The screens, of course, filter the light, but skylights, south-facing clerestories, which let in a light that is "moderate and beautiful," and even high windows in the stairwell, which catch the late afternoon light, are thoughtfully positioned. While artificial lighting is unnecessary during the day, at night, Philip has been sure that light falls in "warm pockets" to "create interest" and variance, often employing freestanding lights.

The seamless fusion of the interior and exterior spaces, separated only by floor-to-ceiling glass sliding doors that disappear completely when opened, impart a palpable sense of place. As Philip says, SAOTA's most successful living spaces are those in which the connection between interior and exterior space is direct and uncomplicated.

The garden itself, however, includes "beautiful little pockets of space framed by landscaping". Philip says he "absolutely loves" Spanish architect Ricardo Bofill's famous house built in a converted cement factory. He's always been enchanted by its simple, generous, flowing spaces, raw materiality and the way in which "the landscaping seems to invade the building". The wild, overgrown character of the landscaping of Philip's own home constitutes a vision of the happy co-existence of architectural and organic elements.

The interiors introduce a new dimension of complexity and interest to Philip's engagement with materials, often including extensive research and development, innovation and collaboration. The materials he's chosen for the interior finishes introduce a thoughtful dialogue with the living heritage inherent in the skills of artisans and craftsmen. The polished polymer concrete floor, for example, used extensively over the living room, floors, staircases and exterior paving, is made with a green stone aggregate that is a byprod-

uct from the historic copper mines in the Namaqualand area in the Western Cape. Rustenburg granite is used for paving in some areas, and local sandstone pavers around the pool and the dining outdoor dining area.

Solid stone features prominently in furniture pieces, too. Paarl granite, for example, was used for the striking four-piece server in the living room, a console in the master bedroom and the basins, all crafted by JA Clift, a third-generation stone mason in Paarl known for their work on the Afrikaans Language Monument.

Other heritage finishes referencing the 50s and 60s include the hessian wall. The timber lattice ceiling design (a lightly stained locally hardwood, Meranti, which complements the cast concrete screening) adds richness and a sense of continuity between inside and out. Other elements are more “quirky” or sentimental. “The breakfast counter in the kitchen was the old dining table,” says Philip. “We modified it and mounted it on a stainless-steel counter.”

This fusion of this home’s exploratory engagement with materiality and heritage, in conjunction with its bold aesthetics, proposes a creative solution to the city’s shifting urban context while making a striking addition to the suburban landscape.



UPPER ALBERT CREDITS:

Project Name

Upper Albert

Project Location

Cape Town, South Africa

Architects

SAOTA

Project Team

Riaz Ebrahim, Anthony Whittaker, Michelle Mills, Casey Hunter

Interior Designer

ARRCC

Project Team

Mark Rielly, Nina Sierra Rubia, Anna Katharina Schoenberger, Amy King

Structural Engineers

Moroff & Khune

Quantity Surveyor

Meyer Summersgill

Main Contractor

Red Sky Projects

Lighting Consultant

Martin Doller Design

Landscaping

Reto Mani Garden Services

Project Photographer

Adam Letch

Text by

Graham Wood

VICTORIA ISLAND, LAGOS



Surrounded by the Atlantic Ocean and Lagos Lagoon: Victoria Island, like other areas, is one of the most exclusive and expensive areas to reside in Lagos. The town and island lie within the boundaries of the Eti-Osa Local Government Area (LGA). It has distinguished itself as a business hub yet maintains its conduciveness as a residential area in Lagos State.



Victoria Island, also known as VI, is an affluent area neighboring Lagos Island, Ikoyi, and the Lekki Peninsula. It's situated just by the picturesque Lagos Lagoon and serves as the bustling business and financial hub of Lagos State.

Residing in VI is considered quite prestigious due to its exclusivity and high property prices. The town and island fall within the Eti-Osa Local Government Area. It's truly a prime location to live, work, and experience the vibrant energy of Lagos! Terra Kulture arts center showcases Nigerian handicrafts and paintings, and the landmark Civic Center events complex hosts art fairs and concerts.

Victoria Island will not be one of the top residential areas in Lagos if its residents do not have access to beautiful Estates. It houses Lagos Elites: As accustomed to most Lagos Island areas, Victoria Island is the abode of upper-class citizens - the celebrities, oil moguls, politicians and persons with deep pockets.



2023

PROPERTY TREND FORECAST



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AQUILA 3

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AQUILA III

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Our spacious 2-bedroom apartments with a BQ (Boys Quarters) redefine opulence. Each unit is thoughtfully crafted to provide ample space for you and your family. Enjoy the serenity of your private quarters, complete with modern amenities and tasteful finishes. The BQ offers additional flexibility for use as a guest room, home office, or even a personal gym. The stylish 3-bedroom apartments at Aquila III are perfect for those who desire a more compact yet equally elegant living space. These contemporary units are thoughtfully designed to prioritize comfort while still maintaining a luxurious atmosphere. Whether you're a young professional or a small family, these apartments offer a comfortable retreat right in the heart of the city. It's the ideal balance of convenience and sophistication.

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of the few development firms owned and managed by architects, their highly skilled team aims to transform the skyline while prioritizing renewable energy and reducing their carbon footprint. HomeWork Development Africa works truly stand out in the building environment!

Homework Development Africa encompasses a range of luxury projects, including the impressive Aquila III.

REAL *news*



NIGERIA'S HOUSING MARKET SKYROCKETS BY 40% IN JUST SIX MONTHS

In a remarkable and unprecedented turn of events, Nigeria's housing market has ignited an astonishing 40% surge in leasing and sales costs during the first half of 2023. This striking revelation was due to an in-depth investigation conducted by none other than The Guardian.

In the face of relentless inflationary pressures, the upward trajectory of interest rates, and the subsequent ebb in fresh investments, the expense associ-

ated with leasing or acquiring residential properties in prominent urban centers such as Lagos, Abuja, Enugu, Port Harcourt, and Kano has soared beyond reach, leaving countless aspirants grappling with unattainable dreams of homeownership.

While this evolution of the market holds an element of dynamism and demand resilience, stakeholders have vehemently decried the blatant absence of industry standards and pricing controls. This egregious gap has paved the way for opportunistic operators to ruthlessly exploit the system's vulnerabilities, unleashing a reign of indiscriminate hikes in material prices.

The Monetary Policy Rate, serving as the definitive pulse of interest rates, has aggressively ascended from 16.5% at the onset of 2023 to a staggering 18.75%. This seismic shift translates to a heart-stopping 12% escalation in capital costs over a mere half-year span. The consequence? A chilling dampening effect on borrowing enthusiasm and a pronounced constriction in the circulation of currency within Nigeria's economic bloodstream.

For the bustling real estate and construction sectors, the unforgiving surge in construction expenses has dealt a telling blow, precipitating unnerving delays in real estate supply chains. This delicate trend threatens to further inflame the already acute stress wielded on property valuations.

Over recent months, the building materials market has witnessed a relentless crescendo in the prices of vital components. Cement, blocks, rings, paints, reinforcement, sanitary fittings, sand, roofing sheets, tiles, and granite—all pivotal ingredients in the construction alchemy—have conspired to amplify prices by a staggering 70% or more.

In this tumultuous landscape, rentals have astoundingly managed to hold steadfast in the heart of urban cores, flourishing with unwavering vitality in accessible neighborhoods that cater to budget-conscious seekers. Parallely, property sales have exhibited a degree of resilience, sustained primarily by the financial infusion from Diaspora stakeholders and a strategic emphasis on off-plan property offerings.

Within these urban oases, the epicenter of activity now pulsates within the newly erected gated communities and burgeoning towns that pepper the landscape. Here, developers channel their efforts predominantly into the creation of apartments with one, two, or three bedrooms, as well as alluring terraces—a strategic focus reflecting the unabated vigor in demand and supply.

This panoramic view isn't confined to any single locale; property pundits attest to observing similar dynamics across the nation, even if the percentage fluctuations aren't uniform across different property categories.

In the reverberating words of Mr. Frank Okosun, the erudite Chief Executive Officer of Knight Frank Nigeria, "We are grappling with an unprecedented surge, a dramatic 40% leap in house prices—a manifestation of

inflation's merciless grip, influencing both sales and leasing. Even freshly minted properties bear the indelible mark of this inflationary storm."

The supply side of the equation tells a tale of uncertain waters, where market volatility, juxtaposed with escalating commodity costs, has coerced stakeholders into an uneasy wait-and-watch strategy. This trend, while particularly pronounced in capital-intensive projects, has allowed a more selective inflow of capital, gravitating toward projects where efficiency reigns supreme.

As the relentless march of inflation strips away purchasing power, landlords find themselves justified in exacting a premium on rental rates, strategically capitalizing on surging demand fueled by a rational choice of many to rent, rather than bear the burden of property acquisition.

Echoing these sentiments, Mr. Gbenga Ismail, the esteemed Chairman of the Nigerian Institution of Estate Surveyors and Valuers (NIESV), Lagos branch, affirms that inflation's indelible mark has indubitably driven prices skyward, a shift attributed to the undeniable influence of replacement costs. Lagos witnesses an astonishing 30 to 50% increase, while Abeokuta and Ibadan experience a 30% uptick.

According to Mr. Ismail, the flow of the property market isn't just influenced by financial policies, but it's fiscal policy that wields a more potent hand. He notes, "Monetary policy's ripples are somewhat subdued in the property domain, which thrives largely on cash transactions. Fiscal policy is the true catalyst for change, especially since mortgage loans wield relatively lesser impact on the market's pulse."

Meanwhile, Mr. Chudi Ubosi, Chairman of the Association of Capital Market Valuers (ACMV), paints a picture of cautious restraint during this half-year journey, as investors adopt a cautious "wait and see" stance regarding major real estate investments. Still, the demand for residential havens remains impervious, with homes priced under the N25/35 million bracket, especially flats, terraces, and townhomes, maintaining a formidable stronghold.

The real estate landscape is ablaze with fervor, as unprecedented forces mold its contours. A 40% surge in six short months—unleashing a cascade of consequences, redefining aspirations, and ushering in a new era of challenges and opportunities alike.



Kenya Satellite Towns: Ngong and Ongata Rongai Roar with Astonishing Growth

The satellite towns of Ngong and Ongata Rongai in Kenya are experiencing remarkable growth in their real estate markets, defying economic challenges. This growth is driven by a surge in demand for rental apartments, which has increased rental rates by 17.6% in Ngong and a staggering 22% in Ongata Rongai. Property prices have also seen a marginal but positive increase of 0.1% in the second quarter of 2023.

The resurgence is primarily fueled by the quest for affordable housing, with rental apartments leading the way with a 1.8% growth, while demand for houses has dipped slightly by 0.5%. Ngong and Ongata Rongai stand out in this dynamic scenario, with robust growth in house sale prices (18% and 12.8% respectively) and apartment prices (6.8% and 15.5% respectively) in the year leading to June 2023. This growth is attributed to infrastructure upgrades and the appeal of their proximity to the upscale Karen neighborhood.

Karen's transformation into a commercial hub has had a ripple effect, significantly influencing the growth of nearby

suburbs like Ngong and Ongata Rongai, driving middle-market housing demand.

Ngong Town's remarkable rise in land prices (4.7% in the quarter and 20.7% over the past year) can be attributed to improved connectivity due to road construction projects, making commutes easier and enhancing residents' work-life balance.

Overall, while land prices in Nairobi's suburbs experienced a slight decline, satellite towns saw varying degrees of growth. Thika Town had a strong quarterly increase of 5.84%, while Ngong led the way over the year with a 20.7% rise. However, some towns like Juja and Ongata Rongai saw subdued growth.

The real estate landscape in Kenya's satellite towns is characterized by diversity in growth narratives, influenced by development potential and density guidelines. Ngong, Langata, and Ongata Rongai have emerged as growth protagonists, driven by connectivity, strategic location, and a strong appetite for progress. This growth is a testament to the enduring power of demand, innovation, and the pursuit of prosperity in the face of economic complexities.



South Africa's Rental Market Skyrockets Amidst Economic Winds

In South Africa, the rental market is showing remarkable resilience and growth. Quarterly year-on-year rental growth has reached levels not seen since the end of 2017. According to PayProp's Rental Index, rental growth was 4.4% in April and May, followed by 4.2% in June 2023, with the national average rent standing at R8,375.

Johette Smuts, Head of Data Analytics at PayProp, notes that rental growth is approaching the pace of consumer price inflation, indicating a resurgence in the sector. This positive trend coincides with the Reserve Bank of South Africa keeping interest rates stable, potentially leading to real-term gains in the rental market.

This resurgence is not limited to specific regions; it is happening across the country. In the second quarter, all provinces reported significant growth, with most of them closely matching the national average of 4.4%.

Gauteng, South Africa's prominent province, experienced a notable year-on-year rental growth of 4.5%, bringing the average rent to R8,691 in Q2, showing renewed vigor compared to the previous quarter.

In the Western Cape, although the growth rate was lower this quarter at 2.8%, it remained the

country's most luxurious rental province, with an average rent of R9,730 in Q2.

KwaZulu-Natal also performed well, aligning with the national average with 4.4% growth. However, this represented a slowdown from the 5.0% growth in Q1, maintaining its position as South Africa's third most opulent rental province, with an average monthly rent of R8,817.

Mpumalanga was South Africa's average province, with an average rent of R8,281 in Q2, closely mirroring the national average due to a growth rate of 5.2%.

In the Northern Cape, rental growth decreased from 10.2% in Q1 to 6.8% in Q2. However, this province experienced the most significant average rental increase in cash terms, with rents rising by R590 year-on-year, bringing the average to R9,216.

Despite the rental market's growth, there is also a focus on sustainability. Credit checks on rental applicants indicate that tenant incomes are generally rising faster than rents across most income brackets, even outpacing inflation. Concerns about affordability pressures stifling rental growth have not materialized.

Overall, the second quarter of the year has brought positive developments for landlords, tenants, and rental agents in South Africa's rental sector. This resilience in the face of challenges in recent years underscores the sector's commitment to sustained, positive rental growth.

Trending styles

by Hazel Grace Styles

Premium Bespoke Designer



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Real | art



KEHINDE MAYOWA
EUPHORIA I, 2023
24 x 24 x 1 inch (h x w x d)
acrylic on canvas



ABDULGAFAR SANNI
Terrified Thought, 2023
48 x 36 x 1 inch (h x w x d)
acrylic on canvas



ONOFEGHARA EMMANUEL
beauty within, 2023
36 x 36 x 1 inch (h x w x d)
acrylic on canvas



ABIODUN AZEEZ
Oba of Benin Kingdom, 2022
48 x 36 x 1 inch (h x w x d)
Oil on canvas



BAKARE BABATUNDE
Gaze of hopefulness, 2023
38 x 35 x 1 inch (h x w x d)
Mixed media



JAYEOLA JOSHUA
eve (under the series "akinkanju (bravery)"), 2023
42 x 30 x 1 inch (h x w x d)
acrylic on canvas



AJILEYE DAVID
Deep thoughts, 2023
60 x 48 x 1 inch (h x w x d)
acrylic on canvas



NLOWE IFERE
Optimism, 2023
61 x 51 x 1 inch (h x w x d)
Oil on canvas



UWEM INYANG
Happiness Within, 2023
48 x 36 x 1 inch (h x w x d)
Oil on canvas

Visit www.artspaces.kunstmatrix.com/en/exhibition/12217747/catalog
for details of each painting

A wide-angle photograph of a winter landscape in Finland. The foreground is a vast, flat, snow-covered field with some faint tracks. In the middle ground, a dense forest of evergreen trees is covered in a thick layer of snow, creating a white and light brown scene. In the distance, a person is walking a dog on the snow. The sky is a pale, clear blue.

Finland

Uninterrupted Finland is carved within the borders of Norway, Sweden, and Russia and it's complemented with 180,000 cosmopolitan little islands.



REAL|travel

Although the Scandinavian mountains span across the Northwestern part, Finland possesses flat landscapes. The unspoiled Northern Province that is known as Lapland stoops overhead the region. Finland can be portrayed as a panoramic place due to its heavy forestation and home to 187,888 lakes. Over 70 percent of the country is entangled with thick woodlands. Finland is nicknamed the “Land of a thousand lakes.” A vast number of people in Finland were born and nurtured in the country, and the majority speaks Finnish. Another tribe called Sami (A mass of herd people known as Lapps.) live in Finland. They are settling in Lapland and specialize in herd investment.

Most Finnish artistic customs echo its forestation. Although the historically European cultures align forests as dark and terrifying, the Finns embrace the forests as a place of refuge and exploration. It's habitu-

al for the Finns to crave a second home in the woods; just to escape the hurdles of life. Finland's largest natural parks are situated on Lapland. The Government is in charge of almost 30 percent of the region, even though the barren landscape is home to the reindeer and Sami people. Over 75 percent of the masses work in the service industry like hotels and restaurants.

Still, the country's top business is the manufacturing of wood, metals, and electronics industries. Present-day Finland was first occupied by the dwellers of the Laplands.

Before the declaration of their independence, Russia was in charge of Finland for more than a hundred years. Finland proclaimed their independence in 1912 after the Russia resolution (after the Russian citizens took over the Government and elected a leader). Finland stayed as an independent country.





THE ECONOMY OF FINLAND

Finland is among the list of countries raising the bar of industrialization. The country is holding the spot as the 4th largest economy, behind Sweden, Denmark, and the UK and when it comes to foreign trade, the country's key economic sector is manufacturing. Finland possesses the largest electronics sector (21.6 percent), metal products, vehicles and machinery (21.1 percent), forestry industry (13.1 percent), and chemicals (10.9%). However, Taxpayers from the forestry sector generate 2 billion euro annually.

When the global economy and international trade are combined, it generates one-third of the country's GDP. While trade in the European Union stands for 60 percent of the country's total trade, Finland's international trade involves Germany, Russia, Sweden, the United Kingdom, The United States, The Netherlands, and China. And the European Union handles the trade policy.





WHY YOU SHOULD INVEST IN FINLAND

The Finnish property market offers a bankable balance in profitability and dependability. Recently, many investors had higher turnover due to the increased interest rate in Finland's property sector... especially, the residential property investment. The reason behind this exceptional advantage is centered on moderate prices, reasonable rates of return on assets, and legal security.

For instance, foreign investors became the largest investor group in the Finnish property market in 2017 with a 29% market share (Euro 18.4 billion).

Investing in Finland means collaborating with a stable economy; laced with a drive for innovation. Due to the value of Finns, you stand a chance to increase your investment within a doable time. Finland promotes value equality, well-being, and education. Finn's environs promote growth through teamwork. With low tax rates and higher funding, you might want to reconsider Finland for your next investment.

So what are the refined opportunities available for investors? In all the innovation and technology, the Real Estate business has struck the hearts of investors the most. The Finnish Real Estate Investment is growing rapidly as the sales volumes continuously increase. Now, the mouthwatering benefits: Banks are constantly financing Real Estate investors since the commercial property market requires enough capital to keep the economic cycle going and most foreign investors own the largest share of it meaning, you can sleep like a

baby when you invest in Finland Real Estate Property. In addition, every region comes with a vital aspect in the real estate investment market. For instance, office rents in the Helsinki area are very expensive and come with lower net yields. The smaller the required yield...the more valuable the real estate property. The Helsinki net yield is as a result of the enormous investment by foreign actors and investors.

Furthermore, numerous multifamily properties are waiting to be uncovered, acquired, and rebranded. Some of these properties are under-marketed, mismanaged, and require little renovation. Investors stand a chance to tap from these properties with a quicker increase in value, laced with favorable tax advantages.

WHY SHOULD YOU INVEST IN HELSINKI?

Helsinki is a superb residential property market for anyone that wants a profitable investment option. The region's housing market is lower when it's compared with other real estate markets, and the rental demands are high. In the Helsinki metropolitan area, 43% of the population lives in rental properties. Revenue output ranges from 6 to 8%, and capital growth is from 1.5 to 3%. If you decide to buy a rental property under construction or completed in Helsinki, then you have secured a reliable and profitable investment in the long run.

However, investing in commercial real estate is the most patronized venture. The market comes with a wide range of choice properties classified by price, type, and location. You can either settle for warehouses, restaurants, hotels, offices, or industrial properties.



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DUBAI



ADDRESS SKY VIEW, DUBAI | **AED4.7 million**

This 3 Bedroom Apartment is the perfect home for the modern family with a taste for sophistication and exclusivity.

This is the epitome of elegance and sophistication, boasting an array of features that will leave you in awe.

It Features Prime location, High ROI, Direct Beach, Access, Luxurious Amenities, Breathtaking Views, Convenient Proximity.

PRICE : AED4.7 MILLION

Contact: +971 52 417 4387 | 0809 784 5065

DOWNTOWN DUBAI | **AED 6.8 MILLION**

4 Bedroom | 5 Bathrooms

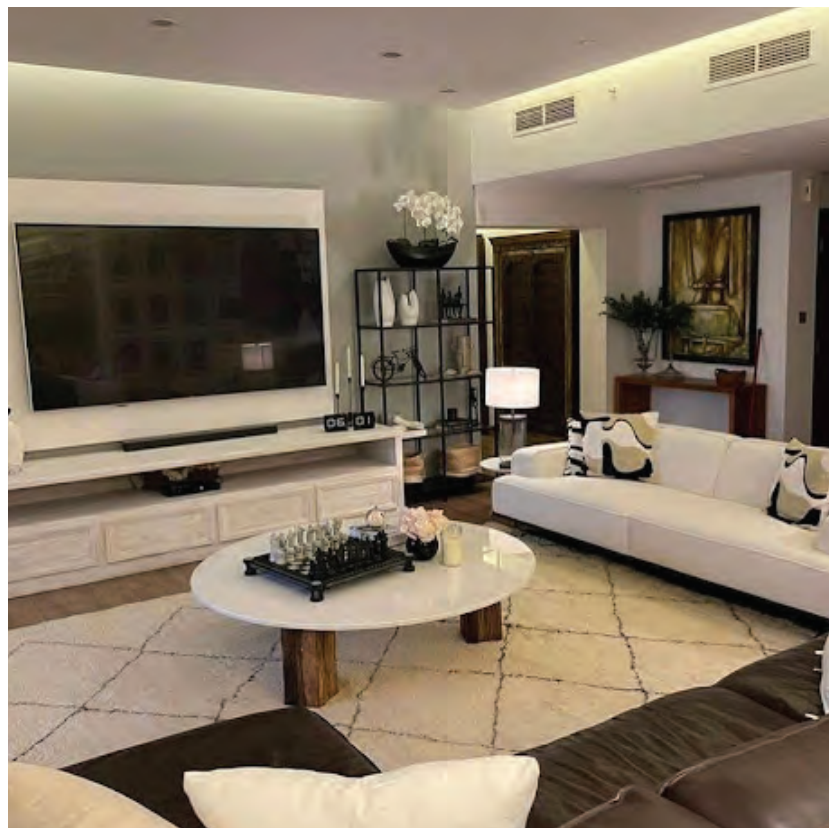
This 4 BEDROOM PENTHOUSE IN JBR is the perfect home for the modern family with a taste for sophistication and exclusivity.

This is the epitome of elegance and sophistication, boasting an array of features that will leave you in awe.

It Features Prime location, High ROI, Direct Beach, Access, Luxurious Amenities, Breathtaking Views, Convenient Proximity.

PRICE : AED6.8 MILLION
RENT PER YEAR: (AED 650,000)

Contact: +372 5824 5941 | 0809 784 5065



DUBAI



TOWN SQUARE DUBAI | **AED 721,000**

This 1 Bedroom Apartment is the perfect home for the modern family with a taste for sophistication and exclusivity.

This is the epitome of elegance and sophistication, boasting an array of features that will leave you in awe.

PRICE: **AED 721,000**

INITIAL DEPOSIT: **10%**

PAYMENT DURATION: **2 YEARS.**

Contact: +372 5824 5941 | 0809 784 5065



TOWN SQUARE DUBAI | **AED 981,888**

This 2 Bedroom Apartment is the perfect home for the modern family with a taste for sophistication and exclusivity.

This is the epitome of elegance and sophistication, boasting an array of features that will leave you in awe.

PRICE: **AED 981,888**

INITIAL DEPOSIT: **10%**

PAYMENT DURATION: **2 YEARS.**

Contact: +372 5824 5941 | 0809 784 5065

DUBAI



SUNRISE APARTMENT, ARJAN DUBAI | **AED 1,458,000/- to AED 1,622,000**

2 Bedroom | 3 Bathrooms

This 2 Bedroom with terrace is the perfect home for the modern family with a taste for sophistication and exclusivity.

This is the epitome of elegance and sophistication, boasting an array of features that will leave you in awe.

PRICE: **AED 1,458,000/- to AED 1,622,000**

PAYMENT PLAN

10% - Upon Booking

10%- Within 3 months

5%- Within 7 Months

5%- Within 10 Months

10% Within 12 Months

21% Upon Completion

1.5% After Handover, Every Month, For 26 Months.

Contact: +372 5824 5941 | 0809 784 5065

SUNRISE APARTMENT, ARJAN DUBAI | **AED 812,000/- to AED 872,000**

1 Bedroom | 2 Bathrooms

This 1 Bedroom Apartment is the perfect home for the modern family with a taste for sophistication and exclusivity.

This is the epitome of elegance and sophistication, boasting an array of features that will leave you in awe.

PRICE: **AED 812,000/- to AED 872,000**

PAYMENT PLAN

10% - Upon Booking

10%- Within 3 months

5%- Within 7 Months

5%- Within 10 Months

10% Within 12 Months

21% Upon Completion

1.5% After Handover, Every Month, For 26 Months.

Contact: +372 5824 5941 | 0809 784 5065



DUBAI



SUNRISE APARTMENT, ARJAN DUBAI | AED 1,335,000/- to **AED 1,495,000**

2 bedroom | 3 bathrooms

This 2 Bedroom is the perfect home for the modern family with a taste for sophistication and exclusivity.

This is the epitome of elegance and sophistication, boasting an array of features that will leave you in awe.

PRICE: **AED 1,335,000/- to AED 1,495,000**

PAYMENT PLAN

- 10% - Upon Booking
- 10%- Within 3 months
- 5%- Within 7 Months
- 5%- Within 10 Months
- 10% Within 12 Months
- 21% Upon Completion
- 1.5% After Handover, Every Month, For 26 Months.

SUNRISE APARTMENT, ARJAN DUBAI | **AED 885,000/- to AED 892,000**

1 Bedroom | 2 Bathrooms

This 1 Bedroom with terrace is the perfect home for the modern family with a taste for sophistication and exclusivity.

This is the epitome of elegance and sophistication, boasting an array of features that will leave you in awe.

PRICE: **AED 885,000/- to AED 892,000**

PAYMENT PLAN

- 10% - Upon Booking
- 10%- Within 3 months
- 5%- Within 7 Months
- 5%- Within 10 Months
- 10% Within 12 Months
- 21% Upon Completion
- 1.5% After Handover, Every Month, For 26 Months.

Contact: +372 5824 5941 | 0809 784 5065



IKEJA



home|WORK

KINGS COURT , GRA, IKEJA | **₦140 million**

3 Bedroom | 4 Bathrooms

This beautiful **3 Bedroom Maisonette** uniquely designed in a classic location fit for the elites in the city of Lagos. It was designed to cater to the lifestyle of the 21st-century upwardly-mobile professionals, with 2 cars per unit, Central gas station, Security Surveillance, Each floor is designed to have a spacious lobby with 24 hours power supply.

Payment plan for up to 24 months is available.

Contact: 0809 784 5065 | 08129084707
REF: #LAG2022214

A development by HomeWork



home|WORK

KINGS COURT , GRA, IKEJA | **₦160 million**

4 Bedroom | 5 Bathrooms

You can own this beautiful and elegant **4 Bedroom maisonette** that was carefully designed for the 21st century lifestyle. This 4 bedroom maisonette is located at GRA Ikeja, Lagos

Payment plan for up to 24 months is available.

Contact: 0809 784 5065| 08129084707
REF: #LAG2022215

A development by HomeWork



LEKKI



home|WORK

YELLOWSTONE, Off Admiralty Road, Lekki Phase 1 | **N250 million**

4 Bedroom | 5 Bathrooms

This exquisite **4 bedroom terrace** building with BQ is located at Lekki Phase 1, Lagos. A contemporary cluster of units with a waterfront view. Situated in a fully developed area.

This terrace building was designed to cater to and suit the 21st-century lifestyle. Each floor is designed with a spacious lobby with a 24 hours power supply. Payment plan for up to 24 months is available.

Initial deposit: **N25 million**

Contact: 0809 784 5065 | 08129084707
REF: #LAG202215

A development by HomeWork



home|WORK

YELLOWSTONE, OFF ADMIRALTY WAY, LEKKI PHASE 1, LAGOS | **N200 million**

3 bedrooms | 4 bathrooms

This **3 bedroom Penthouse** is a dream come true for aspiring homeowners. A contemporary cluster of units with a waterfront view. Situated in a fully developed area. **Yellowstone** promises to be a perfect investment for a growing family.

It provides a 24-hours secured gate house, constant power supply, Swimming pool, Generator House, 2 car parks per unit and visitors' parking, 24 hrs Cctv surveillance.

Payment plan for up to 24 months is available.

Initial deposit: **N20 million**

Contact: 0809 784 5065 | 08129084707

A development by HomeWork



LEEKI



RUBY II & II Apartments, Ologolo, Lekki, Lagos | **₦120 million**

4 bedrooms | 5 bathrooms

This **4 Bedroom Semi-Detached Duplex with BQ + 2 Bedroom Penthouse** is a dream come true for aspiring homeowners. A sophisticated and spacious collection situated at Ologolo Lekki.

It provides a solar Powered, luxurious Exterior & Interior, constant power supply, Standard sized Rooms, Ample parking Space, 24/7 Electricity.

Payment plan for up to 12 months is available.

Initial deposit: **₦10 million**

Contact: 0809 784 5065 | 0812908470

A development by Novarick



RUBY II & III Apartments, Ologolo, Lekki, Lagos | **₦90 million**

4 bedrooms | 5 bathrooms

This **4 Bedroom Semi-detached duplex + BQ** is a dream come true for aspiring homeowners. A sophisticated and spacious collection situated at **Ologolo Lekki.**

It provides a solar Powered, luxurious Exterior & Interior, constant power supply, Standard sized Rooms, Ample parking Space, 24/7 Electricity.

Payment plan for up to 12 months is available.

Initial deposit: **₦10 million**

Contact: 0809 784 5065 | 08129084707

A development by Novarick





RUBY II & II Apartments, Ologolo, Lekki, Lagos
| **₦50 million**

2 bedrooms | 3 bathrooms

This **2 Bedroom Apartment** is a dream come true for aspiring homeowners. A sophisticated and spacious collection situated at **Ologolo Lekki**.

The estate provides a secured gate house, cctv automated security systems, constant power supply, good road and drainage infrastructures built with style to last.

Payment plan for up to 12 months is available.

Initial deposit: **₦3 million**

Contact: 0809 784 5065 | 08129084707

A development by Novarick



RIDGEWOOD, Ketu Epe, Lagos state
300Sqm **₦4 million**
600Sqm **₦8 million**

Embrace the Serenity of Ridgewood, a land of boundless beauty, Where Luxury Meets Nature, Timeless Beauty Meets Modern Comfort

300Sqm | 600Sqm
Outright price: **₦4 million | ₦8 million**
Installment Price: **₦1 million**

It features Alafia Resort and Spa, Garden and playground, Estate Shuttle, Tennis Court and 5 aside football pitch, Gym and Clubhouse

Contact: 0809 784 5065 | 08035123902



YABA



home|WORK

ACE APARTMENT IV & V, Iwaya Yaba,
₦45 million

2 bedrooms | 3 bathrooms

This **2 Bedroom Apartment** is a dream come true for aspiring homeowners. It will be home to uber-beautiful architecture and aesthetics that meets the eye and satisfies that picture of your dream home.

It provides a Rooftop Relaxation Spot, Gym Facilities, 24/7 Power Supply, Coworking Space, 24/7 Security surveillance

Payment plan: **24 months**
Initial deposit: **₦5 million**

Contact: 0809 784 5065 | 08129084707

A development by HomeWork



home|WORK

ACE APARTMENT IV & V, Iwaya Yaba,
₦60 million

3 bedrooms | 4 bathrooms

This **3 Bedroom maisonette** is a dream come true for aspiring homeowners. It will be home to uber-beautiful architecture and aesthetics that meets the eye and satisfies that picture of your dream home.

It provides a Rooftop Relaxation Spot, Gym Facilities, 24/7 Power Supply, Coworking Space, 24/7 Security surveillance

Payment plan: **24 months**
Initial deposit: **₦10 million**

Contact: 0809 784 5065 | 08129084707

A development by HomeWork



LEKKI



home|WORK

THE COVE II & III, Lekki Phase I, Lagos | **₦95 million**

2 bedrooms | 3 bathrooms

This **2 bedroom Apartment** is a dream come true for aspiring homeowners. This contemporary residence consists of 2 Bedroom Apartments perfect for the modern family with a taste for sophistication and exclusivity.

It Provides 24/7 Power Supply, 24/7 Treated Water, Rooftop Terrace, Gym Facility, 24/7 Treated Water, Outdoor Lounge, Security Surveillance, Dedicated Parking Space

Price: **₦95 million**

Initial deposit: **₦10 million**

Payment plan: **24 months**

Contact: 0809 784 5065 | 08129084707

A development by HomeWork



home|WORK

THE COVE II & III, Lekki Phase I, Lagos | **₦110 million**

2 bedrooms | 3 bathrooms

This **2 bedroom maisonette** is a dream come true for aspiring homeowners. This contemporary residence consists of 2 Bedroom Apartments perfect for the modern family with a taste for sophistication and exclusivity.

It Provides 24/7 Power Supply, 24/7 Treated Water, Rooftop Terrace, Gym Facility, 24/7 Treated Water, Outdoor Lounge, Security Surveillance, Dedicated Parking Space

Price: **₦110 million**

Initial deposit: **₦15 million**

Payment plan: **24 months**

Contact: 0809784 5065 | 08129084707

A development by HomeWork





home|WORK

THE COVE II & III, Lekki Phase I, Lagos | **₦150 million**

3 bedrooms | 4 bathrooms

This **3 bedroom penthouse + BQ** is a dream come true for aspiring homeowners. This contemporary residence consists of 3 bedroom penthouse + BQ perfect for the modern family with a taste for sophistication and exclusivity.

It Provides 24/7 Power Supply, 24/7 Treated Water, Rooftop Terrace, Gym Facility, 24/7 Treated Water, Outdoor Lounge, Security Surveillance, Dedicated Parking Space

Price: **₦150 million**

Initial deposit: **₦20 million**

Payment plan: **24 months**

Contact: 0809 784 5065 | 08129084707

A development by HomeWork



IMOLE ARCADIA, OZUOBA, PORT HARCOURT
₦5,000,000

Imole Arcadia Situated in Ozuoba, off NTA Road in the beautiful city of Port harcourt offers a range of Amenities to cater to every need. From recreational areas where you can unwind with your family,

Excellent road network, Street light. Perimeter fencing, Top notch security service, Exquisite Landscape, 24/7 Power supply, Shuttle bus services.

500Sqm plot

Outright Price - **₦5,000,000**

Initial Deposit - **₦500,000**

Payment Plan Available - **18 Months**

Contact: 0809 784 5065 | 08129084707

A development by EagleLine Group Real Estate & Investment



LEKKI



ZEEKLE ARCADIA, Ikate, Lekki Lagos state
₦140 million

3 bedrooms | 4 bathrooms

This **3 Bedroom Semi detached + BQ** gives you a contemporary decorative feel together with its glass structures allowing light to pour into the apartment giving an elevated, overwhelming sense of space.

The Estate provides 24/7 power supply, CCTV, IN Built Sound Systems, Fully fitted kitchen and bathrooms, Swimming pool, Recreational area, Security, Option for self compound

Payment plan for up to 18 months is available.
Initial deposit: **₦10 million**

Contact: 0809 784 5065 | 08129084707

A development by EagleLine Group Real Estate & Investment

ZEEKLE ARCADIA, Ikate, Lekki Lagos state
₦160 million

4 bedroom | 5 bathrooms

This **4 Bedroom Semi detached + BQ** gives you a contemporary decorative feel together with its glass structures allowing light to pour into the apartment giving an elevated, overwhelming sense of space.

The Estate provides 24/7 power supply, CCTV, IN Built Sound Systems, Fully fitted kitchen and bathrooms, Swimming pool, Recreational area, Security, Option for self compound

Payment plan for up to 18 months is available.
Initial deposit: **₦10 million**

Contact: 0809 784 5065 | 08129084707

REF: #LAG2022271

A development by EagleLine Group Real Estate & Investment



ABUJA



Corhampton , Lokogoma, Abuja
₦59, 900,000

3 Bedroom | 4 Bathrooms

This 3 bedroom apartment is built with style, space, splendour and serenity in mind. It is located in one of the most-visited private residential communities in the F.C.T CapaCabana Estate - Lokogoma, and tastefully designed as a solution to the high demand for shelter in Anuja.

It hosts more than 300 households where access to top-grade facilities is a delight.

Price: **₦59,900,000**

Initial deposit: **₦18 million**

Contact: 0809 784 5065 | 08129084707

A development by Elanorris



Corhampton , Lokogoma, Abuja
₦97,900,000

4 Bedroom | 5 Bathrooms | 1 Staff Suite

This 4 bedroom terrace duplex is built with style, space, splendour and serenity in mind. It is located in one of the most-visited private residential communities in the F.C.T CapaCabana Estate - Lokogoma, and tastefully designed as a solution to the high demand for shelter in Anuja.

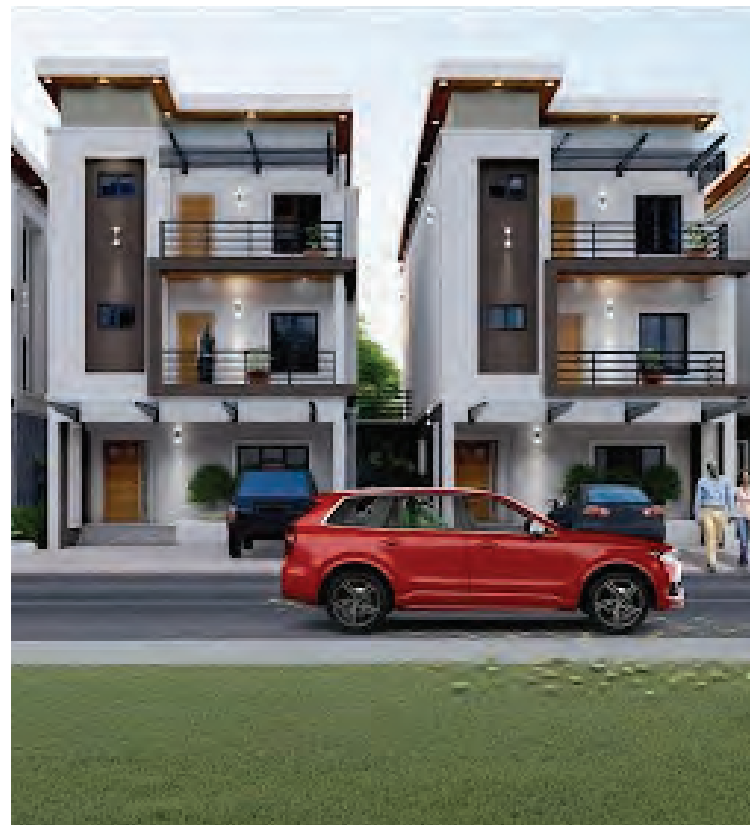
It hosts more than 300 households where access to top-grade facilities is a delight.

Price: **₦97,900,000**

Initial deposit: **₦29 million**

Contact: 0809 784 5065 | 08129084707

A development by Elanorris





RichVille Towers, off Admiralty Road, Lekki Phase 1
₦194,100,000

3 beds | 4 Baths | 1 Staff Suite

Experience SKYLINE LIVING in the **exquisite 3 bedroom apartments** at RichVille Towers. The development bestows a perfect view of the cityscape of Lekki, Lagos from its prime location. The towers stand unmissable overlooking the exotic and serene waterfront, off Admiralty Road, Lekki Phase 1, Lagos, Nigeria.

Enjoy classic elements of comfort and functionality into its modern aesthetics. Created with an expansive living experience in mind, it features richly appointed spaces, Urbane-rich fittings, Swimming pool, Gym, Concierge Services, Recreational facilities fit for both professionals and young families, providing the perfect mix of LIVE, WORK and PLAY.

Payment plan of up to 2 years is available.
Initial deposit: **30% of Purchase Price**

Contact: 0809 784 5065 | 08129084707

A development by Hontar Projects



Grace court, Kaura, Abuja | **₦59,900,000**

4 Bedroom | 5 Bathrooms

This **4 Bedroom terrace duplex** designed and carefully built in the peaceful and beautiful City of Kaura, Abuja to showcase luxury and quality in symphony. It will be home to uber-beautiful architecture and aesthetics that meets the eye and satisfies that picture of your dream home.

Located behind games village adjacent sun city estate and 5mins drive to Garki international market

Price: **₦59,900,000**
Initial deposit: **₦4 million**

Contact: 0809 784 5065 | 08129084707

A development by Talik





Style. Space. Splendour. Serenity.

Welcome to one of the most-visited private residential communities in the F.C.T, "CopaCabana Estate - Lokogoma". Tastefully designed as a solution to the high demand for shelter in Abuja, it hosts more than 300 households where access to top-grade facilities is a delight.

Now embrace comfort, privacy, recreation & proximity at the magnificent Corhampton Terraces & Apartments by ElanOrris, located within CopaCabana, about 18 minutes to the city centre, the airport & major businesses.

The Corhampton consists of blocks of 4 bedroom terrace-duplexes & 3 bedroom apartments; each unit built with style, space, splendour & serenity in mind.

4 Bedroom
Terrace-duplex **+BQ**

₦29M
Initial Deposit

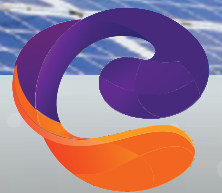


3 Bedroom
Apartment

₦18M
Initial Deposit



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REAL ESTATE









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LIVE, WORK and PLAY

*Own a unit of 3 bedroom
luxury apartment
with 30% initial deposit
PAYMENT DURATION 24 MONTHS*

Amenities


-  Concierge Services
-  Gym Facility
-  Swimming Pool
-  Water Treatment
-  Elevator
-  Ample Parking Lots
-  24 Hours Security & Electricity 

RICHVILLE TOWERS
OFF ADMIRALTY ROAD, LEKKI PHASE 1



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