

# REAL|life

FOR THINKMINT NIGERIA

## *Real biz*

LIVE IN STYLE IN THE RIVERIA HEIGHTS

PREMIUM REAL ESTATE TRENDS FROM NIGERIA

2024 PROPERTY TRENDS FORECAST

NARROW DOWN TO NEW ZEALAND

**PLUS** A Recap of Ibeju Lekki;  
Find Your Dream Property



“  
With MGE by your side, the possibilities are endless, and your dreams are within reach.  
”



## DISCOVER OUR PROJECTS

Our projects embody the essence of modern living, offering luxurious and meticulously crafted residential complexes that redefine the standards of comfort and elegance.

Explore our portfolio and experience the artistry and dedication that go into each of our creations, bringing your dream home to life.

2023



📍 Yaba, Lagos

### S.A. ADEWALE COURT

This residential development comprises apartments and terraces in Yaba, Lagos.

**Project Status: Completed**

2018



📍 Ikoyi, Lagos

### OAKWOOD RESIDENCES

This is a 7-floor twin tower residential development located in Ikoyi, Lagos.

**Project Status: Completed**

2019



📍 Ikoyi, Lagos

### RUXTON TERRACES

This development comprises of 4-bedroom terraces in Ikoyi, Lagos.

**Project Status: Completed**



EXPERIENCE AN

# ELEVATED LEVEL OF LUXURY

WITH LAKOWE HEIGHTS

A DEVELOPMENT BY:  
 **MIXTA  
AFRICA**

# EDITOR'S LETTER

Dear Readers,

Welcome to another exciting issue of Thinkmint Nigeria! We're thrilled to bring you the latest buzz in real estate, where the deals are hotter than the summer sun. Whether you're scouting for your dream property or just love staying updated, we've got you covered.

This month, we dive into the newest gems on the market—homes so stunning you might consider a move! From chic city apartments to serene duplexes, there's something to spark everyone's wanderlust.

Speaking of wanderlust, our travel section will whisk you away to destinations that perfectly complement your lifestyle, whether it's a quick weekend escape or an exotic long-haul adventure. So, grab your coffee, sit back, and let's explore the latest trends in real estate and travel. Who knows? Your next big move might be just a page away!

Happy reading!

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**

### ADVERTISING BOOKINGS AND SUBMISSIONS

reallifemag@thinkmint.ng info@thinkmint.ng  
0809 784 5065

### EDITORIAL TEAM

**Editor** Laura Eze

**Art director** Awana Richard, Henry Adodo

**Copy-editor** Kingsley Favour

### Editorial contributors

#### South Africa

Julia Freemantle, Kim Maxwell, Kristy Robinson

**Strategy & Production** Imelda Usoro-Olaoye



FAST-TRACK YOUR  
**Home Ownership**

WITH **Help to Own**  
MORTGAGE

Help to Own is a Home Loans assistance initiative of Family Homes Funds Limited that allows you to buy a new home by contributing only a 10% deposit rather than the traditional 20% deposit. The remaining 90% is funded by our mortgage partners.

### How to apply

- > Identify the property.
- > Fill/submit the EOI form to any participating Primary Mortgage Institution.
- > Provide all necessary account opening documents.
- > Deposit 10% equity.
- > If eligible, the Primary Mortgage Institution will create mortgage for the 90% cost of the home and hand you the keys.

### Partner Mortgage Institutions



# THIS ISSUE



## REAL|trends



**6**

**HOUSE FLANDERS,**  
Belgium

## REAL|property



**14**

**IBEJU LEKKI AWAITS**  
Find Your Dream Property

## REAL|forecast



**22**

**RIVERIA HEIGHTS**

Live in style



## REAL | expert



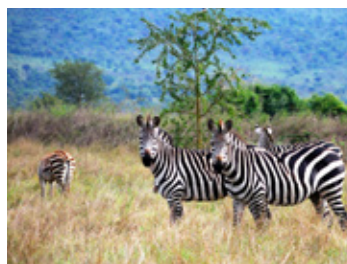
# 30

### REAL ESTATE & TAXATION

What you should know

*Bayode Agbi, MSc, MBA, FCA, Principal Partner, Agbi Bayode and Co (Chartered Accountant and Chartered Tax Practitioners)*

## REAL | travel



# 32

### NEW ZEALAND

The Real Estate Investor's Dream

# 36

### RWANDA

Uncover Rwanda's Hidden Treasures

## Real | listings



# 41

### PROPERTIES



# HOUSE FLANDERS, BELGIUM



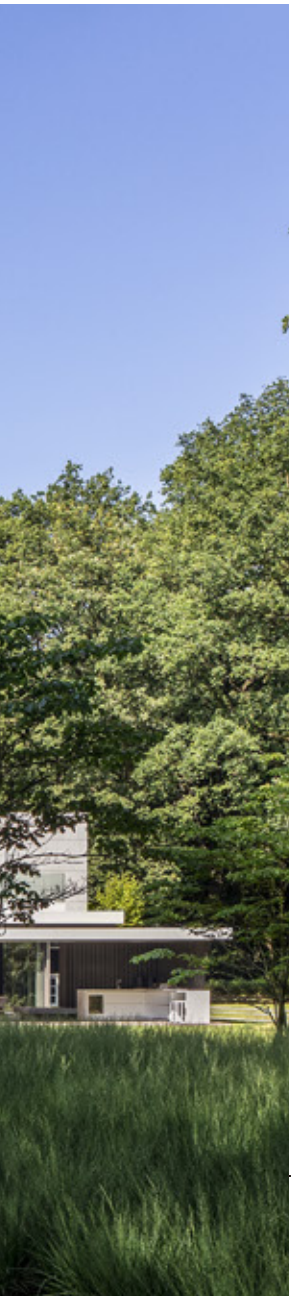
*This house on a large, wooded lot in the Flanders region of Belgium offered SAOTA an opportunity to design a distinctive contemporary architectural object in the landscape that would simultaneously serve as a warm, outward-looking living environment and engage meaningfully with its surroundings.*



The principal components of the master plan include a main house above a basement parking garage and a separate pool pavilion with a home office. The house and pavilion are linked via landscaped courtyards, a structured system of koi ponds and a swimming pool.

The exterior design is composed of solid cubes and interconnecting glazed voids, which are unified with a slender canopy that wraps around three sides to form outdoor terraces. Clustered vertical columns double as sculptural screens. The facade design is an expression of the interior layout. The client's preference for traditional, defined rooms rather than an open-plan arrangement led to cellular interior spaces that





open outwards onto the terraces and inwards towards a double-volume central atrium with skylights. The house responds to the local climate by fostering an indoor-outdoor lifestyle in summer, and an introverted, cosy environment centring on the atrium in winter. The way in which the cellular character of the rooms fragments or erodes as they open to the terraces and atrium makes for fluid transitions and invites glimpses of the garden deep into the interiors.



The exterior façades feature a restrained palette of materials - slabs of Giallo D'Istria marble cladding on the walls, sandstone floors, and paneled Alucabond aluminium sheets along the fireplace broken up by large glass panels. The contrast between the precision of the architectural detailing and the organic textures of the materials amplifies their inherent beauty.

The simplicity and formal clarity of this home's design, both as an architectural object and as a tranquil living environment, aims to facilitate an authentic, connected relationship with its natural setting.



## **FLANDERS HOUSE CREDITS:**

### **Project Name**

Flanders House

### **Project Location**

Belgium

### **Architects**

SAOTA

### **Project Team**

Philip Olmesdahl, Joe Schutzer-Weissmann, Nasreen Larney, Bobby Labrou & Valerie Lehabe

### **Architect of Record**

Apart Architects

### **Project Manager**

Hadewijch Geuskens

### **Interior Designer**

Pieter Laureys

### **Lighting Consultant**

Martin Doller Design

### **Furnished by**

TKI Interiors

### **Contractor**

Van Mourik Bouw

### **Electrical Engineer**

High End Electro

### **Landscaping**

Wirtz International

### **Lighting Design**

Cone Lighting

### **Project Photographer**

Adam Letch

### **Copy by**

Graham Wood

# Ibeju Lekki Awaits

*Find Your Dream Property*



Ibeju Lekki is quickly becoming one of Lagos's hottest real estate destinations. Nestled on the eastern part of the Lekki Peninsula, it's the perfect spot for anyone looking to invest in property or find their dream home. With rapid development and affordable property options, Ibeju Lekki offers a wealth of opportunities for savvy buyers. Among the most sought-after property types in Ibeju Lekki are duplexes. These homes provide a perfect mix of luxury and practicality, making them a top choice for families, young professionals, and investors. You can choose from three main types of duplexes here: Standard, Semi-Detached, and Fully Detached, each with its unique features and price range.

**Standard Duplex:** A Standard Duplex typically features 3 or 4 bedrooms, making it ideal for families who want a comfortable living space without stretching their budget. These homes are thoughtfully designed, offering ample space for everyone. Prices range from ₦100 million to ₦400 million, depending on the location and quality of finishes. This makes it an excellent option for those eager to own a home in a thriving area.

### **APARTMENT & MAISONNETTES**

Step into a world of unparalleled luxury with our exclusive Apartments and Maisonettes in Lekki. Priced from just ₦35 million to ₦250 million, these homes redefine elegance and comfort. Renting is equally appealing, with annual rates ranging from ₦3 million to ₦8 million per annum, offering an easy way to immerse yourself in this lavish lifestyle. For a short stay, indulge in ultimate sophistication at ₦100,000 per night. Every detail of these residences is crafted for those who desire the

extraordinary. Discover where luxury meets lifestyle—right here in Lekki.

### **PLOTS**

Secure your slice of luxury in Lekki with prime plots of land, priced from just ₦35,000 to ₦150,000 per square meter. Whether you're planning to build your dream home or make a smart investment, these plots offer the perfect canvas. Embrace the exclusivity of Lekki, where luxury living begins with the land beneath your feet. This is more than a purchase—it's your gateway to elegance.

Finally, Ibeju Lekki offers a variety of duplex options to fit different needs and budgets. Whether you're drawn to a Standard, Semi-Detached, or Fully Detached Duplex, there's something here for you. With the area's ongoing development, investing in property is not just a smart financial move—it's a step toward enjoying a high-quality lifestyle in one of Lagos's most promising areas.



# Lakowe Lakes Golf & Country Estate



Lakowe Lakes Golf and Country Estate, aptly called West Africa's best-kept secret is developed by Mixta Africa. Imagine an exclusive sanctuary designed for those who crave the collaboration of opulence and tranquility. This Golf estate is more than just a home; it's a lifestyle, nestled in a serene environment and bordered by over 14 breathtaking man-made lakes and a 98 hectare championship 18-hole course and mashie course. Here, luxury isn't just an idea—it's a reality.

Located in Lagos New Town, just off the Lekki-Epe expressway, Lakowe Lakes sprawls over an expansive 308 hectares of pristine land. It's not just the sheer size that impresses but the thoughtful design that makes every corner of this estate a visual delight. Picture yourself walking through manicured landscapes, enjoying the serenity that only nature can provide. This estate combines 3 main sectors at its core - Real Estate, Golf and Hospitality.

At the heart of its Golf, Lakowe Lakes boasts an elegant

clubhouse for its over 400 members, complete with an array of sports facilities that cater to your every need. Whether it's a refreshing dip in the pool or a friendly game on the tennis courts, every moment here is designed to be unforgettable. The Real Estate is a community of masterpiece homes, each offering stunning views of either the Golf course, Lakes or Greenery that dot the estate. For hospitality, the estate offers Balinese inspired cottages, Lodge hotel rooms, over 4 fine dining outlets offering varying cuisine options as well as activities like pontoon and pedal boating, fishing in any of the lakes, cycling, yoga and fitness, lounges and game rooms.

Lakowe Lakes offers a variety of home styles to suit every taste. Choose from detached villas, stylish loft apartments, chic flats, or charming terrace homes. For those who desire the ultimate in luxury, Park Villas which is an offshoot of Obudu Villas and The Village enclave offers ultra-high-end residences, each one a masterpiece of design and sophistication.



Security at Lakowe Lakes is paramount. Mixta Africa has ensured that every resident enjoys peace of mind with 24-hour security patrols. While individual fortresses are discouraged, you can still personalize your property with approved boundary materials, maintaining the estate's cohesive aesthetic.

Like all its other developments, Infrastructure is key to sustaining the communities created in Lakowe Lakes. All homes and facilities are seamlessly linked by long-lasting paved roads, ensuring smooth and easy access throughout the estate. The man-made lakes not only serve aesthetic value but also help maintain the drainage of the estate ensuring that the estate never floods. Uninterrupted electricity and a reliable water supply are standard, while the estate's recreation-



al parks and commercial areas add to the convenience and luxury of living here. Every detail, from property documentation to the lush greenery, is meticulously managed to enhance your living experience.

Beyond the lifestyle value, Lakowe Lakes also offers high return on investment as properties have appreciated over 200% in less than a decade within the Estate. Furthermore, the Hospitality arm of the estate allows homeowners to place their homes in the rental pool for short let rentals to guests who book short-term stays.

Lakowe Lakes Golf and Country Estate isn't just a place to live; it's where luxury and nature converge, offering you a truly unparalleled lifestyle. Experience tranquility and luxury with exclusive Lakowe Lake properties.

# Riyom & Wase



## RIYOM & WASE

Riyom and Wase (named after a rock and local government area in Jos respectively) homes are built with pristine and modern facades. It consists of 2-bedroom maisonettes and 3-bedroom apartments. The maisonettes and apartments have been arranged to all have views of the estate landscape. The site is situated in the prestigious Lakowe Lakes Golf and Country Estate.

## PRICES

Floor Area: 216sqm

2-bedroom Maisonettes with maid's room (Type A)

Price (₦) Outright: ₦275,929,105.18

Price (₦) Instalments: ₦309,320,633.24

Floor Area: 232sqm

2-bedroom Maisonettes with maid's room (Type B)

Price (₦) Outright: ₦287,166,037.06

Price (₦) Instalments: ₦321,917,401.11

Floor Area: 222sqm

3-bedroom apartment with maid's room

Number of Units: 1

Price (₦) Outright: ₦281,547,571.12

Price (₦) Instalments: ₦315,619,017.18

# The Cove



## THE COVE

The Cove is an enclave of different home types and mini communities. One of these home types is the Loft. The Cove lofts are a collection of elegant, luxurious, and handsome high-rise buildings that adorn a beautiful man-made lake right in the heart of the Cove community. The lofts enjoy an open modern design with panoramic windows overlooking both garden and lake views. Another set of homes available within the estate are the Jacaranda flats. Promising either a lake or garden view, the Jacaranda is built for a growing family or perfect for a vacation home.

Residents will enjoy all the basic amenities that the estate offers; professional onsite management, 24-hour security with state-of-the-art surveillance cameras, a concierge, an attractive clubhouse, and a well-stocked wine bar.

## PRICES

Floor Area: 90sqm

1 Bed Flat - New Jacaranda I (Lakeview)

Price (₦) Outright: ₦136,239,360.02

Price (₦) Instalments: ₦148,604,602.57

Floor Area: 120sqm

2 Bed Flat - New Jacaranda II (Lakeview)

Price (₦) Outright: ₦181,652,480.03

Price (₦) Instalments: ₦198,139,470.09

Floor Area: 155sqm

Cove Loft

Price (₦) Outright: ₦251,202,305.66

Price (₦) Instalments: ₦274,001,718.66

# Ulé



## ULÉ

Ulé (meaning home in Ijesha dialect), is an exclusive enclave specially designed to serve as a retirement abode. It comprises fully finished 2-bedroom (with an additional maids' room) and 3- 3-bedroom (with an additional maid's room) apartments located within Lakowe Lakes Golf & Country Estate, adjacent to "The Village Cluster" and the future Lakowe Urgent Care and Wellness Centre. Ulé is specifically designed with the peace and tranquility of residents in mind and is nestled in a coveted area within the Golf Estate. This product has been designed to attract the mature elderly upper-class market with all modern conveniences to promote a healthy lifestyle.

### Prices

Floor Area: 200sqm

2-Bed Apartment

Price (₦) Outright: ₦416,634,336.57

Price (₦) Instalments: ₦467,053,291.60

Floor Area: 210sqm

3-Bed Apartment

Price (₦) Outright: ₦481,213,334.98

Price (₦) Instalments: ₦539,447,309.86

# Park Villas



## **PARK VILLAS**

Park Villas is a community of compact homes with beautiful landscapes, gardens, and easy access to communal parks. The community consists of eighteen 2-bedroom semi-detached and ten 3-bedroom fully detached homes coming to a total of 28 units. Each home boasts modern designs with open-plan living areas to allow you to enjoy nature at your convenience.

### Prices

Floor Area: 153sqm

2-Bedroom Semi-detached

Price (₦) Outright: ₦295,348,108.96

Price (₦) Instalments: ₦331,089,625.48

Floor Area: 210sqm

3-Bedroom Detached

Price (₦) Outright: ₦464,292,843.62

Price (₦) Instalments: ₦520,479,187.25

# Lakowe Heights



## LAKOWE HEIGHTS

Elevate your lifestyle with this unique product within the Lakowe Lakes Golf and Country Estate. A luxurious block of flats right at the edge of the estate and the budding district of Lagos New Town.

Studio Apartment - ₦75,000,000

1 Bedroom Apartment Type A - ₦103,434,000

1 Bedroom Apartment Type B - ₦114,800,000

2 Bedroom Apartment (Lakeview) - ₦173,052,600

3 Bedroom Apartment - ₦238,693,000



CONTACT US ON WHATSAPP  
**+2347044394131**



**EcoSparkl**

Shining a Sustainable Path to Cleanliness

**LET'S HELP YOU  
SPARKLE**

**WE ARE YOUR  
FOREMOST,  
ECO-FRIENDLY,  
RELIABLE  
SANITATION  
PROFESSIONALS**

- OFFICE CLEANING
- POST-CONSTRUCTION CLEANING
- HOUSE DEEP CLEANING
- UPHOLSTERY & RUG VACUUMING
- JANITORIAL SERVICES
- BUILDING MANAGEMENT



**“EcoSparkl is the future of cleaning in Lagos. Their attention to detail and professional approach is unmatched.” *Mr. Leke Olayiwola***

Be part of our story    @EcoSparkl

 +2347044394131  [www.ecosparkl.com](http://www.ecosparkl.com)  [info@ecosparkl.com](mailto:info@ecosparkl.com)

# 2024

PROPERTY TREND FORECAST



This attractive project for young families and active people delivers fresh contemporary living with numerous free-time opportunities.

Riviera Heights offer high- quality and practical apartments with functional architecture, public spaces, and excellent options for sport and relaxation – all just within your new home.

## A WELCOME ARRIVAL

Drawing from elements of nature, the Lobby is an experience in comfort and sophistication. Soothing tones and luxurious leather seating set the stage for this 24-hour attended space, providing unmatched service and ease.



# Riviera Heights



## LIVE IN STYLE IN THE RIVIERA;

Envision your life in a flawlessly designed building;

That has:

Space and Light

Modern and Elegant Kitchen and Spaces:

Seamlessly integrated with the living space, high design and precision woodwork express the quality of the kitchens.

That is:

Sleek and Clean

Its custom-built bathroom and vanity contains dual sinks and a stone countertop.

Shelving in :

Spacious closets

Wood Plank Flooring

Individually Controlled AC Units

Washer/Dryer

Sound Protection Windows

Built-In Roller Shades

Enjoy the view of The Lagos Jet Ski Riders - The Club & The polo club, Ikoyi neighbouring this masterpiece.

MGE Realty is a leading property development firm specializing in residential and commercial real estate projects within Nigeria. With a core focus on excellence, we bring unparalleled qualifications and expertise to every facet of our operations, from meticulous planning and comprehensive studies of innovative design, flawless execution, and timely commissioning.

Our commitment lies in delivering projects that optimize both quality and cost-effectiveness, ensuring that our customers' dreams become reality.

We collaborate closely with seasoned consultants and maintain responsive, professional management practices to initiate and cultivate residential and properties of exceptional caliber.

At MGE, we are dedicated to implementing refined development concepts, ensuring that our constructed buildings possess enduring value, resilient against market fluctuations.

Our ethics revolves around crafting enduring structures that stand as testaments to our commitment to excellence and innovation in the real estate landscape, enabling our customers to live their dreams.

**CORPORATE ADDRESS:** 5th Floor, Okoi Arikpo House, 5 Idowu Taylor Street, Victoria Island, Lagos, Nigeria

Telephone: +234 913 700 0929 | +234 913 700 0939

Email: [info@mgerealty.com.ng](mailto:info@mgerealty.com.ng)

Website: [www.mgerealty.com.ng](http://www.mgerealty.com.ng)

# REAL *news*

## **EXPLORING REAL ESTATE INVESTMENT IN 2024: TRENDS AND OPPORTUNITIES IN NIGERIA**

Real estate investors in Nigeria are looking for strategies to safeguard their investments against rising inflation and fluctuating foreign exchange rates. The goal is clear: maximize returns while minimizing risks. In this discussion, let's explore the latest trends in real estate and highlight emerging opportunities that savvy investors can tap into for success in the Nigerian market.

### **EMBRACING SUSTAINABILITY**

Sustainability is no longer just a buzzword; it's a crucial element in real estate development. Investors increasingly integrate eco-friendly designs, energy-efficient solutions, and green amenities into their projects. This not only aligns with global sustainability goals but appeals to environmentally conscious consumers, adding long-term value to investments.

### **SPOTTING EMERGING OPPORTUNITIES**

As 2024 unfolds, new opportunities are emerging. Real estate crowdfunding allows small investors to

pool resources and gain a stake in larger projects. The growing demand for affordable housing, fueled by Nigeria's rising population, also presents a significant opportunity. Additionally, secondary cities like Lagos New Town in Ibeju-Lekki are becoming hotspots for early movers, offering the potential for substantial property value appreciation.

### **VERSATILE DEVELOPMENTS**

A key trend gaining traction is the rise of mixed-use developments. These are multifunctional spaces that blend residential, commercial, and recreational areas. This approach optimizes land use and meets the diverse needs of urban dwellers, creating vibrant, sustainable communities. It's an opportunity for investors to be part of a growing movement that's reshaping the way we live and work.

### **THE POWER OF TECHNOLOGY**

Technology continues to be a game-changer in real estate. With advanced data and analytics, investors can make informed decisions that enhance their portfolios. Those who embrace these innovations gain a competitive edge in the market.

Nigeria's real estate landscape is evolving, and the investors who embrace these trends and opportunities are well-positioned for success.





## HOW THE CURRENT ECONOMY IS SHAPING GHANA'S REAL ESTATE MARKET—WHAT YOU NEED TO KNOW

The real estate market in Ghana is influenced by a blend of factors that push it forward or slow it down. If you're an investor or thinking about becoming one, understanding these elements can give you an edge. Let's explore how Ghana's economy impacts the real estate market and what this means for you as an investor.

### 1. Ghana's GDP and Real Estate Demand

Ghana's Gross Domestic Product (GDP) is a key indicator of economic health, and it has a significant impact on the real estate market. In 2023, Ghana's GDP, measured by Purchasing Power Parity (PPP), reached approximately \$299.84 billion, a substantial increase from \$185 billion in 2022. This growth is a strong signal for investors.

When the GDP rises, it often indicates that the economy is doing well, with more jobs, higher incomes, and increased spending power. This economic growth typically leads to higher demand for residential and commercial properties. Areas like Accra and Tema, where developments such as The Milton are taking shape, are prime spots for investment with excellent returns.

### 2. Inflation and Interest Rates: A Double-Edged Sword

Inflation is another crucial factor that influences real estate. As prices rise across the board, so does the value of real estate. For property owners, this can mean significant appreciation in their assets. Historically, real estate prices have often outpaced inflation, offering investors a hedge against rising costs.

Interest rates play a vital role too. When GDP proliferates, central banks may raise interest rates to control inflation. This can make borrowing more expensive, slowing the real estate market. Conversely, when interest rates are low, it's easier and cheaper to finance property purchases, making real estate investment more attractive.

### 3. Government Policies and Regulations: Navigating the Red Tape

Government policies and regulations are the backbone of any real estate market. In Ghana, clear property rights, zoning laws, and building codes are essential for ensuring a stable investment climate.

Investors should pay close attention to land use and zoning regulations, as these determine how land can be developed. Changes in these laws can directly impact property values and the profitability of your investments. Additionally, tax policies, such as property taxes or capital gains taxes, can affect your bottom line. Ghana's ongoing infrastructure projects and development initiatives also contribute to the market's attractiveness, promising higher property values in the future.

### Maximizing Your Investment

Understanding how these economic factors influence Ghana's real estate market is crucial for making informed investment decisions. Whether it's choosing to invest in residential or commercial properties, staying ahead of these trends will help you maximize returns and minimize risks.



## **UNDERSTANDING KENYA'S REAL ESTATE TRENDS AND THEIR IMPACT ON INVESTORS**

Kenya's real estate market has grown remarkably over the last two decades. Contributing significantly to the nation's GDP, the sector's expansion is fueled by several factors. Enhanced infrastructure, such as improved roads and upgraded airports, has played a key role. Stable economic growth, with GDP averaging 5.4% over the last five years, has also contributed to the market's vitality.

Urbanization is occurring at an impressive rate of 4.4% annually, and population growth is steady. These demographics have created a strong demand for housing, retail, office, and industrial spaces. Investors are drawn by high returns, averaging 25%, far surpass those of traditional asset classes.

In the commercial sector, the demand for world-class office spaces is rising, with serviced and smart offices becoming popular. Retail is booming, with the rise of malls and international brands entering the market. The industrial sector is shifting towards modern parks outside congested city areas, offering better facilities and serene environments.

Residential demand is soaring, especially for affordable housing, and hospitality is bouncing back with increasing tourism. Land values continue to rise, driven by speculation and agribusiness.

Overall, Kenya's real estate market offers robust opportunities for investors, promising continued growth.

# *Trending styles*

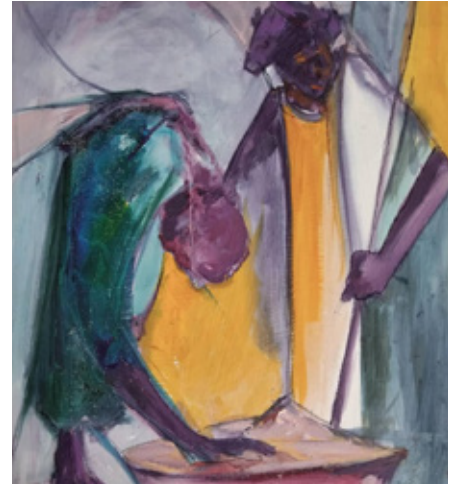
by Hazel Grace Styles

Premium Bespoke Designer



[www.hazelgracestyles.com](http://www.hazelgracestyles.com)





Visit [www.artspace.kunstmatrix.com/en/exhibition/12217747/catalog](http://www.artspace.kunstmatrix.com/en/exhibition/12217747/catalog)  
for details of each painting

# REAL ESTATE & TAXATION

## WHAT YOU SHOULD KNOW



In the real estate industry, accurate financial reporting is not just a good practice; it is essential for avoiding hefty tax bills and ensuring the long-term success of a business. Recently, a real estate development company approached my firm for tax defense after the Federal Inland Revenue Service (FIRS) issued a tax assessment of over ₦250 million for the years 2020, 2021, and 2022. During our initial discovery call, it quickly became clear that several critical accounting errors had led to this situation—mistakes that could have been avoided with proper financial practices.

### **CASE STUDY: THE COST OF INACCURATE FINANCIAL REPORTING**

The company had been operating without a formal accounting system for several years, based on misguided advice that staying off the FIRS radar would avoid tax liabilities. Due to the absence of an organized accounting system, the company lacked a proper income recognition policy, leading to a significant oversight. FIRS, upon reviewing the company's bank statements, treated all deposits as taxable income, which was not the case. Many deposits were capital injections, loans, or inter account transfers—not actual income. Additionally,

deposits included funds for the sale of land and houses that hadn't yet been fully recognized as revenue. Without accurate financial records, the company couldn't effectively contest the assessment, leading to an inflated tax liability.

After a thorough review and defense, we were able to reduce the tax bill significantly, ultimately saving the company over ₦230 million. The company paid just ₦20 million, including penalties and interest, thanks to the proper categorization and defense of their financial records.

This experience underscores the importance of accurate financial reporting and the common pitfalls that real estate developers face without it. Here are three critical mistakes that can lead to substantial tax bills:

#### **1. LACK OF AN ACCOUNTING SYSTEM**

One of the most significant mistakes real estate developers make is operating without a formal accounting system. While passion and vision are important, real estate is a business that requires structured financial management. An accounting system is not just a tool for tracking income and



expenses; it is essential for proper income recognition, liability management, and for providing transparency to external stakeholders like investors, banks, regulatory authorities, and tax bodies like FIRS.

**SOLUTION:** Developers should implement a reliable accounting system from the start. This system should accurately track all financial transactions, clearly differentiate between types of income, and provide real-time insights into the company's financial health.

## 2. IMPROPER USE OF AN EXISTING ACCOUNTING SYSTEM

Even when an accounting system is in place, it can often be misused or insufficiently tailored to the company's needs. In the case mentioned, the absence of a clear income recognition policy and improper transaction categorization were significant issues. Additionally, the company's accounting staff lacked specialized knowledge in real estate accounting, which is crucial for accurate financial reporting in this sector.

**SOLUTION:** Regular training for accounting teams is essential to ensure proper use of the accounting system. The system itself should be customized to meet the unique needs of real estate development, including clear policies on income recognition and expense categorization. Hiring or training accountants with specific expertise in real estate is also critical.

## 3. DELAYED TAX COMPLIANCE

Another common issue is that real estate developers often delay tax compliance, only addressing it when prompted by tax authorities. This reactive approach can result in rushed filings, errors, and larger tax liabilities. Many developers are not fully aware of the specific tax obligations related to real estate in Nigeria, which can lead to significant financial penalties.

**SOLUTION:** Engage with a specialized accounting firm as early as possible in the project lifecycle. This proactive approach ensures that all tax compliance matters are handled in a timely and accurate manner, reducing the risk of penalties and inflated assessments.

### TIPS FOR REAL ESTATE DEVELOPERS

#### 1. ENGAGE A REAL ESTATE ACCOUNTING SPECIALIST:

Real estate development requires specialized knowledge that general accounting firms may not possess. A firm experienced in real estate accounting will better manage the financial complexities of the industry, ensuring accurate reporting and compliance.

#### 2. INVOLVE ACCOUNTANTS FROM PROJECT INITIA-

**TION:** Accounting should not be an afterthought. Involving accountants from the beginning of a project ensures that all financial aspects are properly managed from day one.

#### 3. OUTSOURCE IF NECESSARY:

If your business isn't large enough to justify an in-house accounting team, consider outsourcing these services. Outsourcing can provide access to specialized expertise without the overhead of maintaining an in-house team. If your business is large enough, consider training your accountants specifically in real estate accounting.

### CONCLUSION

Accurate financial reporting is crucial not only for the effective management of real estate businesses but also for safeguarding against substantial tax liabilities. By avoiding common pitfalls such as operating without a proper accounting system, misusing existing systems, and delaying tax compliance, developers can protect their financial health and ensure the long-term success of their projects. Engaging with a specialized accounting firm early on is one of the best ways to prevent these risks and secure the future of your business.




**Bayode Agbi, MSc, MBA, FCA, FCIT**, is the Principal Partner of **Agbi Bayode and Co (Chartered Accountant and Chartered Tax Practitioners)**, an Accounting firm specializing in accounting and tax advisory services for Nigeria's real estate sector. Through its subsidiary, **Pillarcraft Accounting and Pillarcraft Cloud Solutions**, the firm provides expert outsourced accounting, tax defense, and technological solutions to help real estate companies achieve their strategic goals. Bayode's deep expertise and visionary leadership have positioned him as a trusted advisor and industry authority.

**Bayode.agbi@pillarcraft.com 08033219619**



# New Zealand

The Real Estate Investor's Dream



*Welcome to New Zealand—a land of breathtaking landscapes, vibrant cities, and a booming real estate market that has captured the attention of savvy investors worldwide. If you're looking for a place where your investment holds its value and grows steadily, you've found it. New Zealand offers an exceptional opportunity for those seeking high returns and a secure investment in real estate. Explore why this island nation should be your next golden ticket in the property market.*

## **A THRIVING ECONOMY**

New Zealand's economy is robust, underpinned by its strong agricultural sector, burgeoning tech industry, and thriving tourism. This solid economic foundation creates a stable environment for real estate investments. The nation's growth shows no signs of slowing, which means property values are set to rise. For investors, this is music to the ears. A thriving economy means a flourishing real estate market where your investment appreciates year after year.

## **HIGH RENTAL RETURNS**

One of the key attractions of New Zealand's real estate market is its high rental returns. Whether you're investing in Auckland, Wellington, or the idyllic Queenstown, rental rates are consistently high. This is driven by a strong demand for housing, fueled by a growing population and a steady influx of international students and expatriates. High demand equals high returns.

In urban centers like Auckland, rental yields are lovely. With a mix of young professionals, students, and fami-

lies all vying for quality housing, your property won't stay vacant for long. This constant demand ensures a steady stream of rental income, allowing you to enjoy lucrative returns on your investment.

## **A MARKET THAT FAVORS INVESTORS**

New Zealand's property market is structured in a way that favors investors. The government's investor-friendly policies, including clear regulations and transparent processes, make it easier for international buyers to enter the market. Additionally, the country's legal system is well-regarded for its fairness and efficiency, ensuring that your investment is protected.

But it's not just the legal framework that's appealing. New Zealand's real estate market is also highly liquid, particularly in the major cities. If you ever decide to sell your property, you can do so with relative ease, often at a significant profit. This liquidity adds an extra layer of security to your investment.





### **DIVERSE INVESTMENT OPPORTUNITIES**

Homes and modern apartments in the cities to sprawling rural properties and holiday homes in picturesque locations, there's something for every type of investor. This diversity allows you to tailor your investment portfolio to your specific goals, whether you're looking for capital growth, rental income, or a mix of both.

For those with a long-term horizon, buying land in New Zealand is also an attractive option. With the country's population steadily increasing, the demand for residential and commercial properties will continue to grow. By investing in land now, you're setting yourself up for substantial future gains.

### **A LIFESTYLE WORTH INVESTING IN**

While the financial returns are undoubtedly appealing, there's another side to investing in New Zealand's real estate: the lifestyle. Imagine owning a property in a country known for its pristine beaches, world-class vineyards, and stunning mountains. New Zealand offers a quality of life that's second to none. As an investor, you're not just buying a piece of property; you're investing in a lifestyle that's the envy of many.

For those interested in short-term rentals or holiday homes, New Zealand's thriving tourism industry is a bonus. The country attracts millions of visitors each year, many of whom are willing to pay top dollar for a stay in a well-located, comfortable property. This presents yet another opportunity for high returns.

### **CONCLUSION: YOUR NEXT MOVE**

Investing in New Zealand's real estate is more than just

a smart financial decision—it's a chance to be part of a dynamic, growing market in one of the world's most beautiful countries. With high rental returns, a supportive investment environment, and endless opportunities, New Zealand is truly a top-notch destination for real estate investors. Don't miss out on the chance to secure your slice of this paradise. The time to invest is now.



An aerial photograph of Rwanda's landscape. The foreground shows rolling green hills with a grid-like pattern of dark lines, likely representing agricultural fields or tea plantations. The middle ground is dominated by dense, lush green forests covering the hillsides. In the background, more forested hills are visible, with a layer of white mist or low clouds hanging in the valleys between them. The sky is a pale, hazy blue. The overall scene is vibrant and scenic, showcasing the natural beauty of Rwanda.

# Rwanda

Uncover Rwanda's Hidden Treasures



*Are you planning your trip to Rwanda? This beautiful country has so much to offer beyond its famous gorillas. From breathtaking landscapes to vibrant culture, Rwanda has hidden gems to explore. Here are five must-visit places that will make your Rwandan adventure unforgettable.*

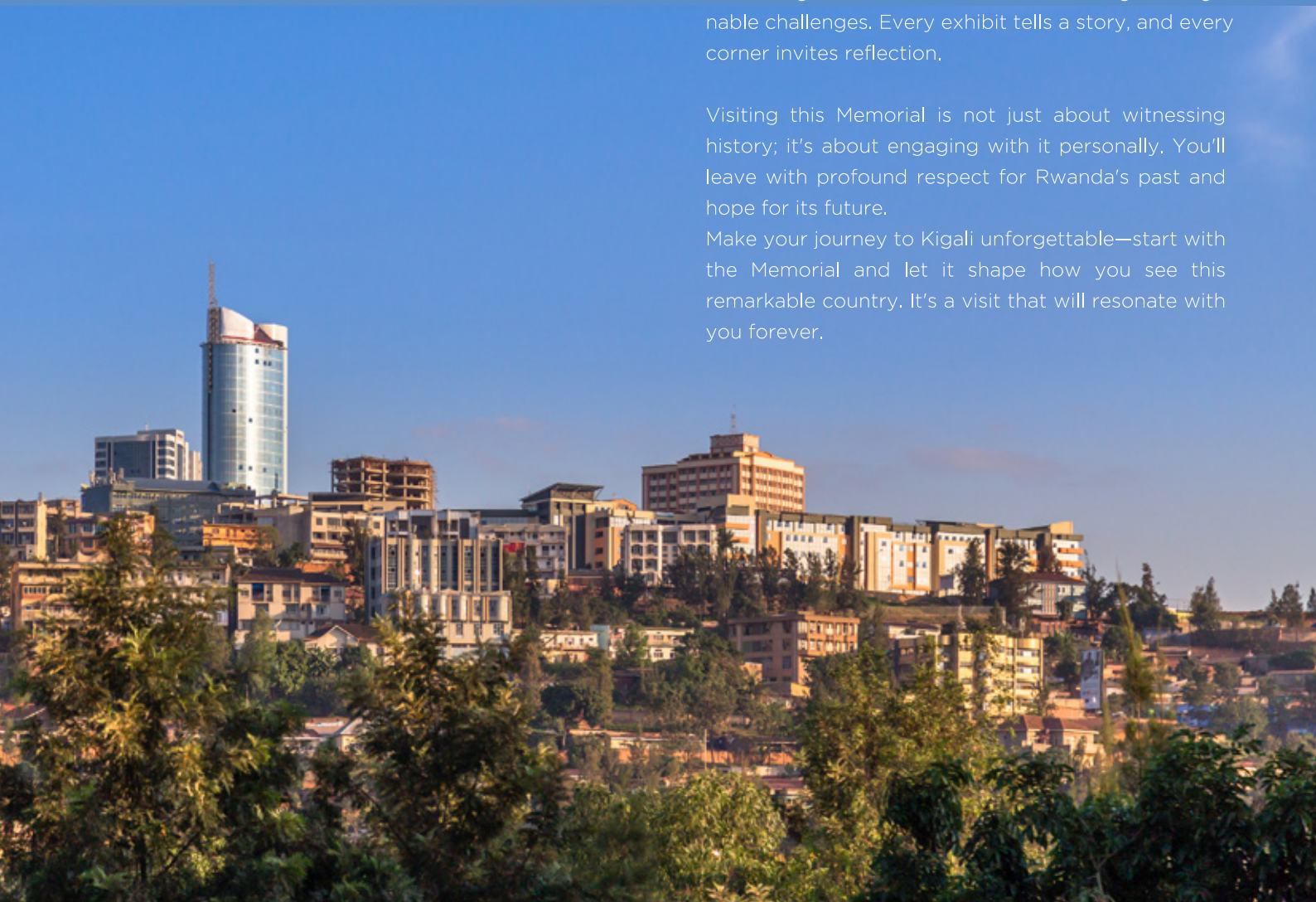
**EXPERIENCE THE HEART OF RWANDA AT KIGALI GENOCIDE MEMORIAL**

When you visit Kigali, the Kigali Genocide Memorial should be on your list. This is not just any museum; it's a deep moving experience that offers insight into Rwanda's past and its incredible journey towards healing and hope. Walking through the Memorial, you'll encounter powerful stories of resilience that will stay with you long after your visit. It's a place of reflection, where you can truly connect with the spirit of the Rwandan people.

The Kigali Genocide Memorial is more than a historical site; it's a space of learning and empathy. Here, you'll gain a deeper understanding of humanity and the strength that comes from overcoming unimaginable challenges. Every exhibit tells a story, and every corner invites reflection.

Visiting this Memorial is not just about witnessing history; it's about engaging with it personally. You'll leave with profound respect for Rwanda's past and hope for its future.

Make your journey to Kigali unforgettable—start with the Memorial and let it shape how you see this remarkable country. It's a visit that will resonate with you forever.





## **UNLEASH YOUR ADVENTUROUS SPIRIT AT VOLCANOES NATIONAL PARK**

If you're planning a trip to Rwanda, Volcanoes National Park is a must-see. This stunning park is where adventure and nature come together. Imagine trekking through lush forests, surrounded by breathtaking scenery, to come face-to-face with majestic mountain gorillas. It's a rare and unforgettable experience that connects you to the wild in a way few other places can.

Volcanoes National Park isn't just about the gorillas. The park has beautiful landscapes, rich biodiversity, and exciting hikes to awaken your adventurous spirit. Every step you take here is closer to nature, and every moment is filled with awe. Make your trip to Rwanda extraordinary by visiting Volcanoes National Park—an adventure you'll never forget.



## **DISCOVER THE WILD BEAUTY OF AKAGERA NATIONAL PARK**

If you're looking to experience the wild side of Rwanda, Akagera National Park is the place to be. Imagine driving through vast savannahs, spotting lions, elephants, and giraffes in their natural habitat. It's like stepping into a real-life safari adventure. Akagera is Rwanda's only Big Five reserve, offering a truly authentic African safari experience.

The park's stunning landscapes, from rolling hills to serene lakes, are perfect for photography and peaceful moments of reflection. Each corner of Akagera holds a new surprise, whether it's the sight of a hippo lounging in the water or the graceful flight of a rare bird.

Make your trip to Rwanda unforgettable by visiting Akagera National Park. It's not just a destination—an adventure that will leave you in awe of nature's beauty.



**EXPLORE RWANDA'S ARTISTIC HEART AT INEMA ART CENTER**

Inema Art Center in Kigali is exactly what you need if you are craving for an experience; that's enriching and inspiring. This vibrant hub of creativity is where Rwanda's most talented artists come together to showcase their incredible work.

From stunning paintings to intricate sculptures, Inema Art Center offers a glimpse into the soul of Rwanda. Every piece of art tells a story, capturing the essence of the country's culture and history. It's not just a gallery; it's a place where you can feel the passion and creativity that define Rwanda's artistic spirit.

Visitors are often amazed by the depth of emotion and skill displayed here. You can even chat with the artists, gaining insight into their creative process. Don't miss the chance to bring a piece of this unique culture home with you. Visit Inema Art Center and let the art inspire your journey.



# 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

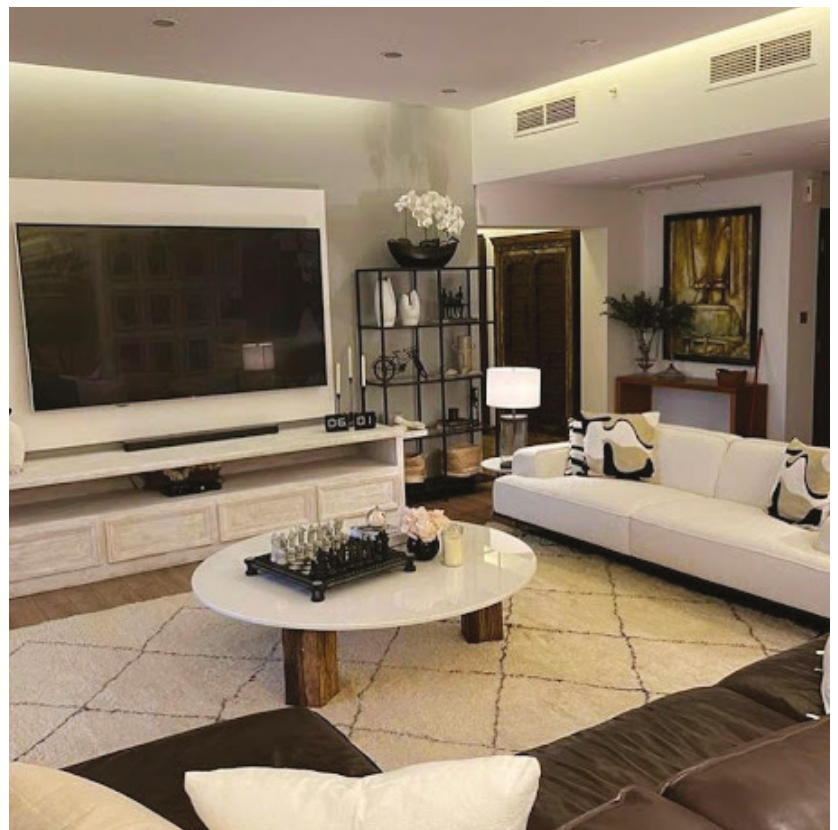
This 4 BEDROOM PENTHOUSE IN JBR is the perfect home for the modern family with a taste for sophistication and exclusivity.

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 | **₦200 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 18 months is available.**

Contact: 0809 784 5065 | 08129084707  
**REF: #LAG2022214**

A development by HomeWork



home|WORK

KINGS COURT , GRA, IKEJA | **₦220 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 18 months is available.**

Contact: 0809 784 5065 | 08129084707  
**REF: #LAG2022215**

A development by HomeWork



# LEKKI



HIGHBURY HEIGHT, LEKKI, PHASE 1 |  
**₦125 million**

3 Bedroom | 4 Bathrooms

This beautiful 2 Bedrooms 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 Ample parking lots, Water treatment, concierge service and Security Surveillance, Each floor is designed to have a spacious lobby with 24 hours power supply.

**Payment plan for up to 12 & 18 months  
payment plan options available.**



RUBY III Apartments Ologolo, Lekki, Lagos |  
**₦70 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 6 months is available.  
Initial deposit: ₦5 million

Contact: **0809 784 5065 | 08129084707**





# AJAH



home|WORK

MEADOW PARK, LEKKI, AJAH  
**₦50 million**

2 Bedroom | 3 Bathrooms

This beautiful 2 Bedroom Apartments uniquely designed in a classic location fit for the elites in the heart of Lekki-Ajah Lagos. The 2 bedroom units are thoughtfully designed to cater to the lifestyle of the 21st-century upwardly-mobile professionals, with car park lots, Standard rooms ensuites, Security Surveillance, Each floor is designed to have a spacious lobby with 24 hours power supply.

Initial Deposit: **10 million**

**Payment plan for up to 18 months is available.**

A development by HomeWork



home|WORK

MEADOW PARK, LEKKI, AJAH  
**₦75 million**

3 Bedroom | 4 Bathrooms

This beautiful 3 Bedroom Terraces uniquely designed in a classic location fit for the elites in the heart of Lekki-Ajah Lagos. The 3 bedroom units are thoughtfully designed to cater to the lifestyle of the 21st-century upwardly-mobile professionals, with car park lots, Standard rooms ensuites, Security Surveillance, Each floor is designed to have a spacious lobby with 24 hours power supply.

Initial Deposit: **10 million**

**Payment plan for up to 18 months is available.**

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

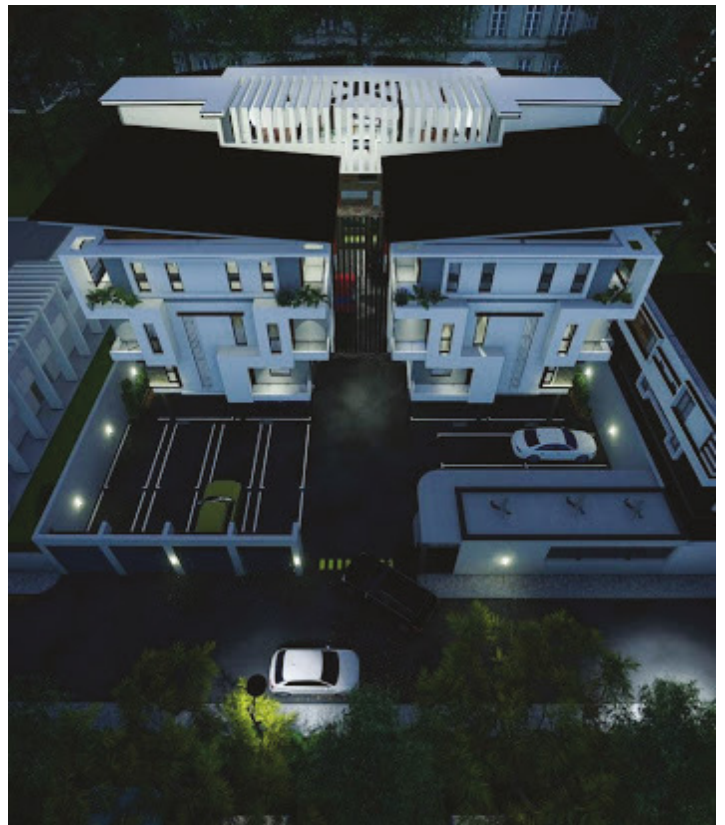
Price: **₦110 million**

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



home|WORK

ACE APARTMENTS III, WAEC Yaba,  
**₦60 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



# LEKKI



home|WORK

HINES COURT III, ELEGUSHI, LEKKI PHASE 1  
**₦75 million**

2 Bedroom Apartments | 3 bathrooms

This 2 Bedroom Apartments 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: **18 months**  
Initial deposit: **₦10 million**

Contact: 0809 784 5065 | 08129084707



home|WORK

HINES COURT III, ELEGUSHI, LEKKI PHASE 1  
**₦95 million**

2 Bedroom Maisonettes | 3 bathrooms

This 2 Bedroom Maisonettes 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: **18 months**  
Initial deposit: **₦10 million**

Contact: 0809 784 5065 | 08129084707



# YABA



home|WORK

ACE APARTMENTS V Iwaya Yaba,  
**₦60 million**

2 bedrooms | 3 bathrooms

This 2 Bedroom apartments 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 APARTMENTS V, Iwaya Yaba,  
**₦60 million**

3 bedrooms Maisonettes | 4 bathrooms

This 3 Bedroom Maisonettes 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



# LEKKI



ZEEKLE ARCADIA, Ikate, Lekki Lagos state |  
**₦180,000,000**

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 **12 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 |  
**₦160,000,000**

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 12 months is available.  
Initial deposit: **₦10 million**

Contact: 0809 784 5065 | 08129084707

A development by EagleLine Group Real Estate & Investment





Imole City terraces, Ozuoba, Port Harcourt | **₦60,000,000**

Imole City Terraces 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.

3 Bedroom Terrace + BQ

Outright Price - **₦60,000,000**

Initial Deposit - **₦5,000,000**

Payment Plan Available - 24 Months

Contact: 0809 784 5065 | 08129084707



RIDGEWOOD, Ketu Epe, Lagos state

300Sqm **₦7 million**

600Sqm **₦11 million**

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

**300Sqm | 600Sqm**

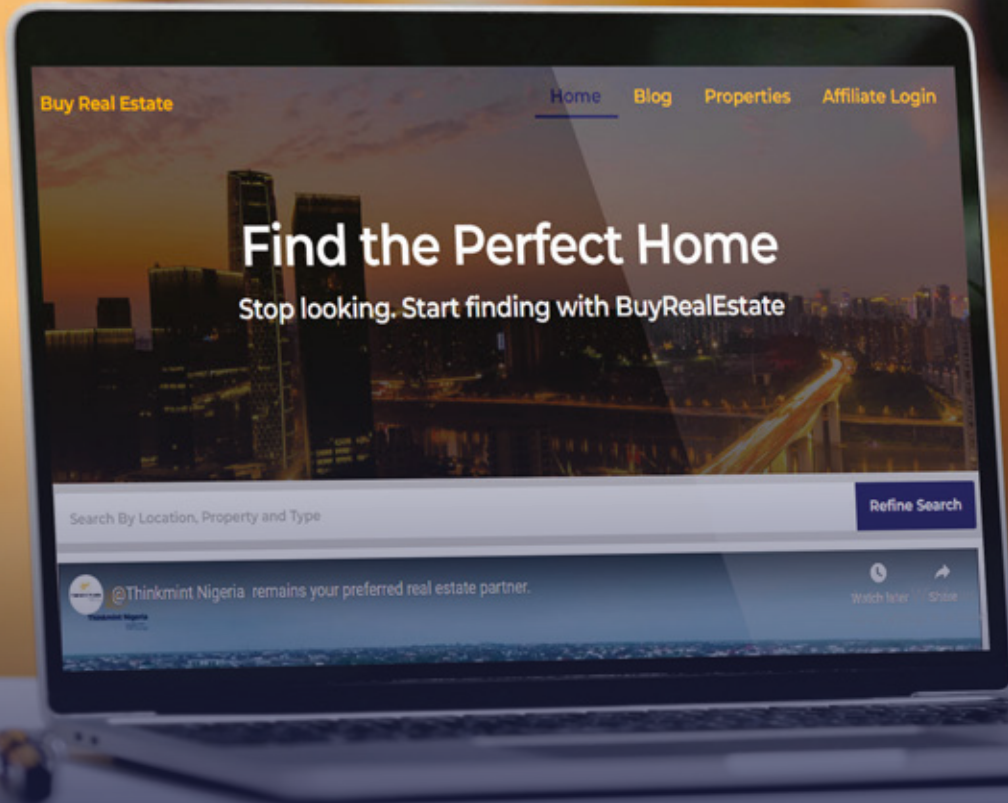
Outright price: **₦7 million | ₦11 million**

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





Visit  
**[www.thinkmint.ng/buyrealesate](http://www.thinkmint.ng/buyrealesate)**

for the best offplan and land properties  
in nigeria. access flexible payment  
and mortgage plans



**Thinkmint Nigeria**  
A member of the  
TM Group

 **7b Prince Bode Oluwo Street, Maryland,  
Lagos**

 **info@thinkmint.ng**

 **+234809 784 5065**



**Thinkmint Europe**  
A member of the  
TM Group

**Narva Mnt 27, Tartu, Estonia** 

**www.thinkmint.eu** 

**info@thinkmint.eu** 

**+372 5824 5941** 