

Ineredition

Providing economic emancipation through home ownership

In this feature

Our upcoming Projects

STOW, (Save To Own) Home Purchase Plan

Why Real Estate?

4

7

5



www.octo5.co www.octo5estates.com





Creating opportunities for convenient home ownership in Nigeria

STOW PAYMENT PLANS

- Outright 6 months
- Fast track 12 months
- Flexi 24, 36 and 48 months
- Optional 10 to 20 year mortgage loan

PILOT LOCATIONS

- Ocean Bay Estate, Lafiaji, Lekki.
- Greater Lekki, (LBS Axis)
- Isheri
- Lagos Mainland
- Abuja

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FROM THE CEO'S DESK

I am delighted to pen this note after a six-year sabbatical as a private developer and the CEO of our company. As you may be aware, I spent that period in public service contributing my quota to the advancement of our collective well-being as Nigerians.

It is poignant that just as we originally birthed the dream of making housing an attainable vision in May 2000; nineteen years later in June 2019, we initiated the next step in the evolution of our vision to be the leading provider of affordable housing solutions in sub-Saharan Africa. As the year draws to a close, I am energized by the opportunities presented by our nation's new economic outlook focused on creating wealth

We have now reclassified our project categories and can offer mass affordable, affordable luxury and premium homes to our subscribers

MAKING HOUSING AFFORDABLE FOR ALL

locally and stimulating local production. This outlook which coincides with the mortgage institutions and refinancing makeover of our organization is indica- | corporations that will enable us offer tive of the fact that our vision and the flexible terms as long as forty-eight (48) mission ahead are attainable. In 2000, when we flagged off flexible home ownership and development of gated communities, we were pioneering innovators and could never have imagined the huge changes that the sector would experience. Both of the pilot communities - Heritage Place, along Monastery Road in Sangotedo and Ocean Bay, Lafiaji ity, transparency and quality service de-Lekki developed over ten years ago as nearly impossible and far-fetched am delighted that we have been able to dreams are now like the "old uncles" in apply all the various lessons learnt from their respective neighborhoods. Thankfully, though mature communities, BOTH of them remain compelling and attractive manifestations of how a planned community should look and

Our operating companies (formerly Legacy Holdings / Legacy Realties) now known as Octo5 Holdings and Octo5 Estates have been overhauled and refocused to drive the various exciting initiahave secured and are completing strong alliances with investors and development associates which will shortly we are here to serve! enable us to deliver a minimum of 1,000 homes every year, starting from late 2020.

We have also formed partnerships with months or optional mortgage plans of up to twenty years to qualified subscribers. We have also reclassified our project categories and now offer mass affordable, affordable luxury and premium homes to our subscribers.

In addition, we are creating and will be launching apps that will enhance flexibillivery across our various communities. I our long years of development experience in creating the various new communities, services and solutions that will be unveiled in the next few months. Our hope and confidence is that our dedication to the market, coupled with our relationships and partnerships, will enable us promote market development, assure good investor returns and ultimately contribute to the goal of making property ownership an attainable aspitives, we are bringing to the market. We ration and viable investment for the career professional. We look forward to hearing from you and assure you that

> Thank You Babajide Odusolu Odj@octo5.co

OUR VISION AND MULTI-PRONGED APPROACH

Octo5 Holdings Limited our goal is to become the premier developer, manager and operator of affordable residential & commercial communities in sub-Saharan Africa.

> The Octo5 vision To be an innovative company setting new standards of excellence for a proudly African enterprise.

Octo5 mission statement To be the premier provider of affordable homes and real estate solutions across Sub-Saharan Africa.



WE KEEP EVOLVING TO BETTER SERVE YOU, OUR CLIENT AND CORE INVESTORS

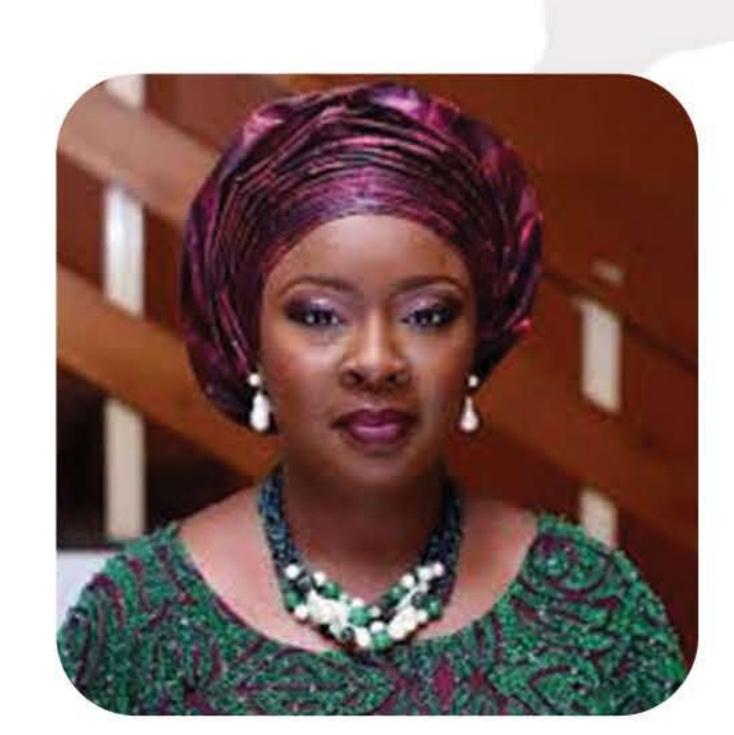
We are pleased to announce our newly reconstituted board



Mr. Remi Adetayo - Chairman



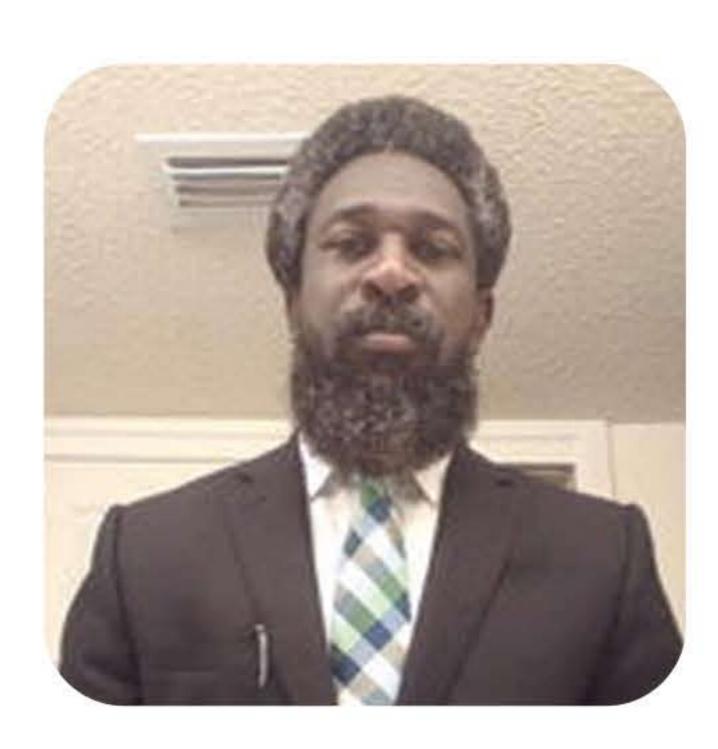
Mr. Jide Odusolu Chief Executive Officer



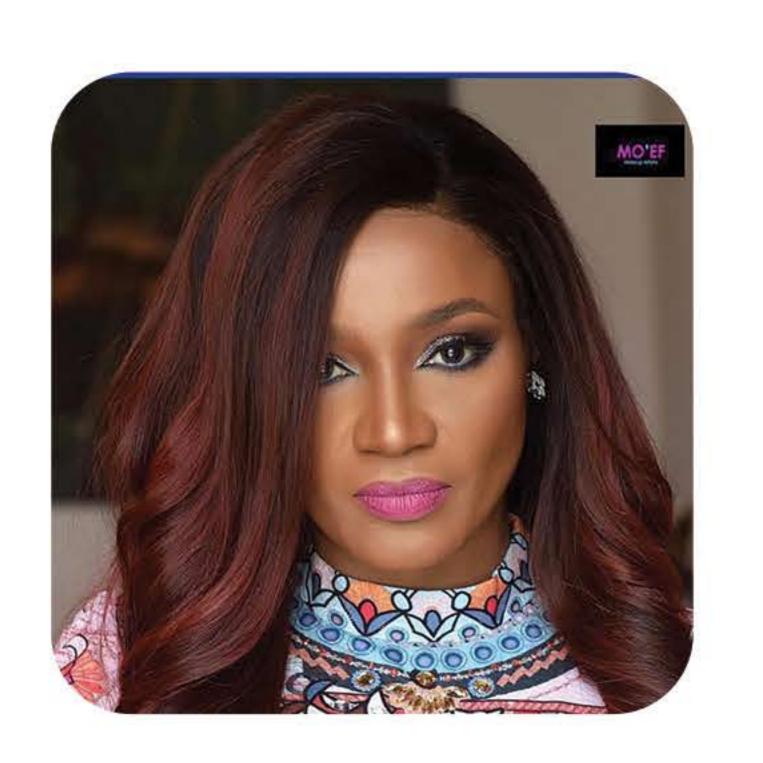
Mrs Ronke Sokefun Non-Executive Director



Prof. Mohammed M.Akanbi, SAN Non-Executive Director



Mr Anthony Isodje Non-Executive Director



Mrs Lauretta Odusolu Non-Executive Director

0UR2020 PROJECTS



HERON'S BEAK APARTMENTS

(Affordable luxury Apartments)

- -Location: Beside The Water Works, Ocean Bay Estate, Lekki
- -Prototype: 2-bed and 1 bed executive apartments. Price: N16.5 – N24.83 million per unit (payable over 48 months)



SWIFTAIL APARTMENTS

(Affordable luxury Apartments)

- -Location: Off MTR Boulevard, Isheri.
- Prototype: 2-bed and 3 bed executive apartments. Price: starting from N23.3 - 32 million per unit (payable over 48 months)



MEADOW WALK APARTMENTS

(Affordable luxury Apartments)

- Location: J.Block, Ocean Bay Estate, Lekki
- -Prototype: 3 Bed with attached Chalet
- -Price: N48.3m per unit (payable over 48 months)



PLAYA BONITA VILLAS

(Premium luxury)

- -Location: Ocean front, Ocean Bay Estate, Lafiaji
- 12 Condos
- 8 town homes
- 16 villas
- -Price: N75 125m per unit (payable over 48 months)

OTHER UPCOMING 2020 LOCATIONS

Outer Ikoyi, FCT Abuja, Lekki Phase1, Lagos Mainland, Greater Lekki, Ota Ogun State



Real Estate is one of the most profitable and secure investment opportunities available in Nigeria with low risk of loss. Despite the several challenges the economy has faced inclusive of the recent recession, real estate has consistently remained the major investment that seemed immune to loss of value. The only alternative were Government issued bonds and treasury bills. Although certain classes of real estate investment became illiquid (especially prime real estate), the larger opportunities in the Industry was largely unapped.

The Nigerian economy, is an attractive proposition with vast opportunities especially since it was unmasked as the largest economy in Africa. Our operating environment challenges are balanced by the high return yields accessible by bold investors and entrepreneurs.

The engine of growth in the Nigerian market is fueled by our large youthful population and very high rate of unchecked urbanization. The unemployment rate stands at 22% with 42.54% of the population being under the age of 14 (Nigerian Bureau of Statistics). Out of the remaining 57.46% of the population, a little over half are under-40years. This is an ocean filled with oportunities.

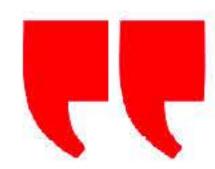
WHY REAL ESTATE IS THE NEXT FRONTIER. THE CASE FOR ECONOMIC FREEDOM

This youthful segment is underserved, and often discounted when making projections especially in the real estate sector. The growth in the informal sectors, fintech, services and entertainment sectors have liberated the millennial market. Most people under-40 are now unshackled from age-old societal dictates that limited their potential. This is the future and it will dictate the direction of investments especially in the real estate sector.

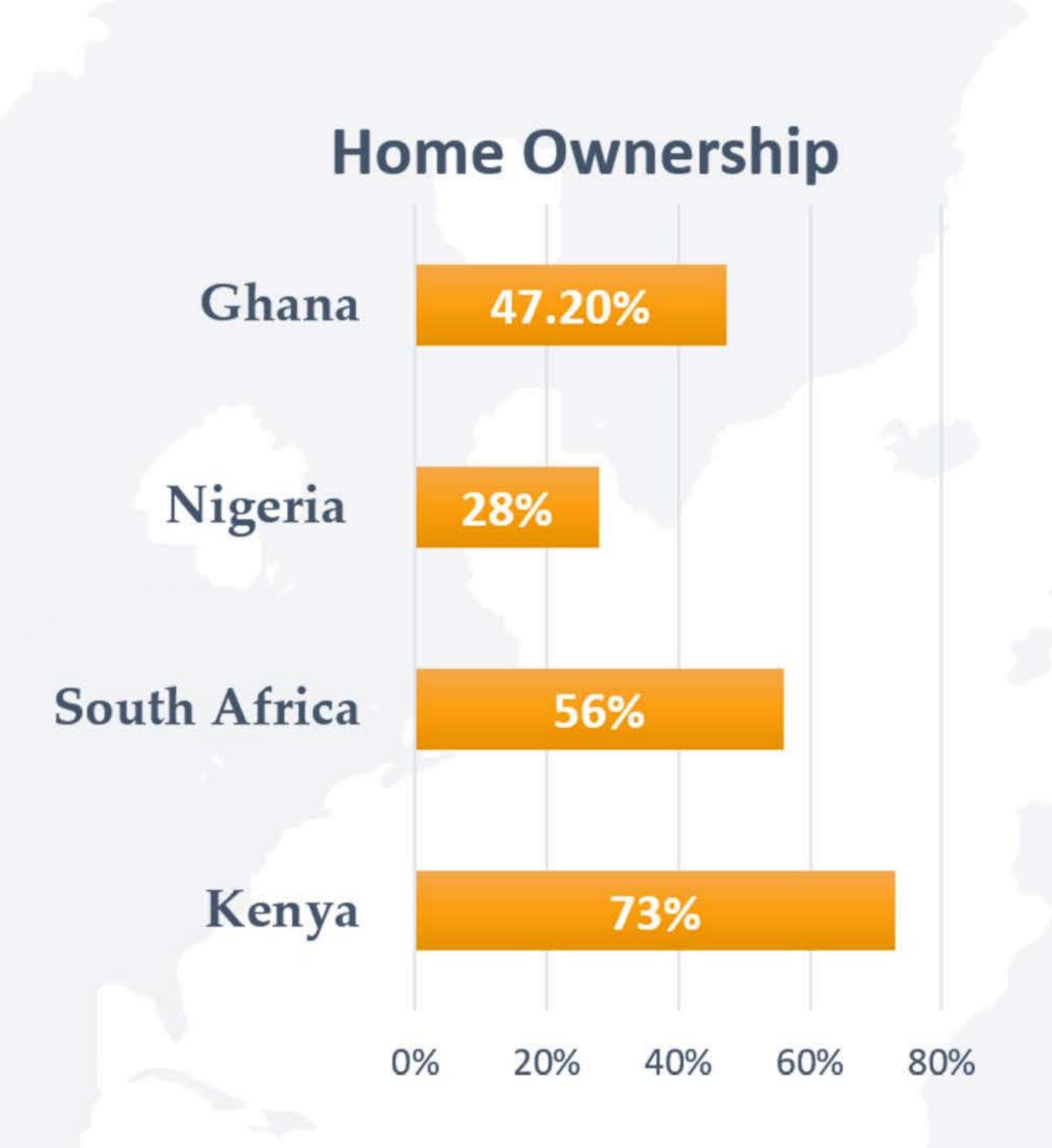
Developers who can read the trends are now shifting focus to mixed developments, smaller sized units and apartments which cater to the millennial mindset.

Octo5 intends to be one of the prime leaders in the drive to serve this market. Our upcoming developments are deliberately configured as prime investment and rental properties with ample opportunities to "live, work and play".

Through our various initialtives, we are reconfiguring property ownership to make it scalable; reduce barriers to entry and address all the factors that made it seem unattainable. We believe that the same way, the GSM revolution changed Nigeria's information systems; our solutions in conjunction with those sponsored by other trend-spotting developers, will revolutionize home ownership and redefine the term "economic freedom".



Nigeria's large population is both a rocket fuel for growth and a potential explosion





Nigeria's macroeconomic fundamentals making housing a viable productive sector. Presently housing accounts for 6% of GDP

Home Deficit

Home Ownership

Mortgage Loans

Population



17 Million
Projected housing

Despite an urbanization rate of 50%, the prevalent infrastructure deficit and high cost of viable land have combined to make home ownership inaccessible to most of the working populace



28% Home ownership ratein Nigeria

In addition to the high barrier of viable serviced land; Most career professionals are unable to access structured payment plans or mortgages to ease cost of home acquisition or increase rental options



0.6%

Rate of mortgage

loans to GDP

Until 2015, the Federal Mortgage Bank (FMBN) was was the only true mortgage outlet.

The birth of the Nigerian
Mortgage Refinance Corporation (NMRC) and Family
Homes Funds (FHFL) have
jointly triggered over
US\$400m in funds for
mortgage backed homes



57.4 Million

Rate of mortgage loans to GDP

Present total population is estimated at 201 million.

42% are ages 0-14 52% are ages 15-64 6% are aged 65+

6



THE "STOW" CONCEPT



The STOW Starter Homes plan is driven by our assessment of the prospects for the real estate market in Nigeria, particularly at the middle income level of the home ownership spectrum

We are of the opinion that with increasing liberalization the unstoppable explosion, the widening youth demography, the recent increments in public sector salaries and the end of recession, the need for affordable and decent housing stock will continue to increase for the next ten years at the minimum.

We project that for the next five years, the bulk of the demand for housing stock particularly in Nigeria will consist primarily of starter homes, and there will be an increased preference for vertical growth (apartments) in well serviced communities, ito replace the dying trend for large family villas in locations with poor infrastructure. STOW (Save to Own) purchase plan The Save To Own – STOW" targeted home purchase plan is an innovative response designed to ease the burden of home ownership in Nigeria. The STOW scheme is designed to provide guaranteed homes; encourage a homes' savings culture; AND provide flexibility that enhances affordability to prospective home buyers and investors. STOW focuses on a demand aggregation approach and flexible home purchase plans designed to aggregate subscriber demand. You can the STOW app Google play store and apple app store

Through STOW, everyone can be a real investor in properties

THE SAVE TO OWN APP

