

OANDO MULTI-PURPOSE COOPERATIVE SOCIETY LIMITED

AUGUST 2019
PRE-AGM



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Oando Cooperative

(2018 Financial)



FINANCIAL STATEMENTS

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Income Statement

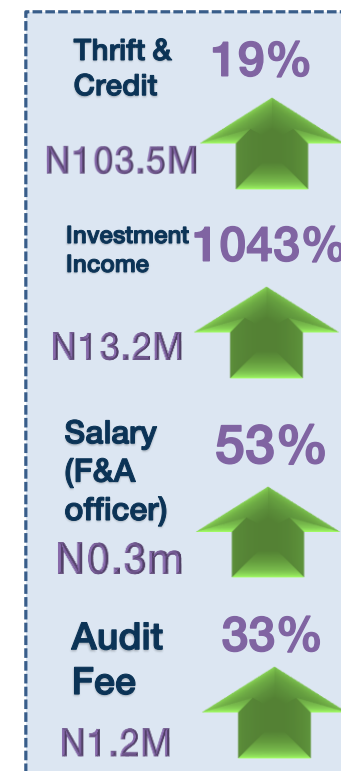
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Balance Sheet



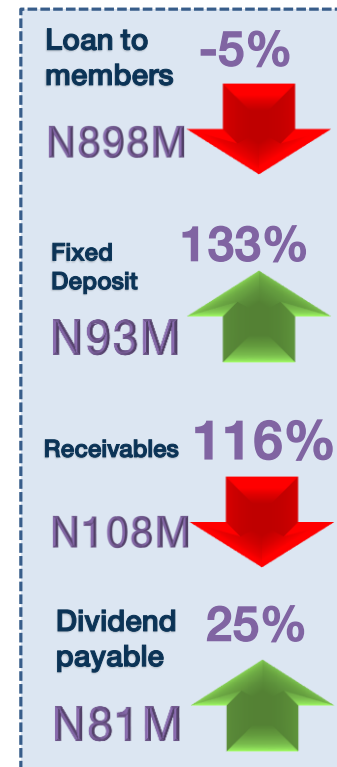
Income Statement

	Dec 2018	Dec 2017	% Var
	₦	₦	
Income:			
Thrift and Credit Operations	103,518,568.78	86,900,270.20	19%
Investment Income	13,182,855.61	1,153,018.52	1043%
Interest on Bank Account	1,445,966.72	592,445.50	144%
Dividend	-	-	-
Entrance fees	22,500.00	12,000.01	87%
Total Income	118,169,891.11	88,657,734.23	33%
General Expenses			
Bank Charges	96,047.30	358,365.33	-73%
Book-Keeper's Fees	250,000.00	200,000.00	25%
Union Dues	-	30,000.00	-100%
Audit & Supervision Fee	1,181,698.91	886,577.34	33%
Donation	-	-	
Seminars	585,000.00	-	
Salary - Finance & Admin Officer	305,000.00	200,000.00	53%
Meeting	182,349.94	-	100%
Other Admin Charges	82,000.00	62,800.00	31%
Total Expenses	2,682,096.15	1,737,742.67	54%
Surplus for the year	115,487,794.96	86,919,991.56	33%



Balance Sheet

	Dec 31 2018	Dec 31 2017	% Var
Fixed Assets:	₦	₦	
Land	4,950,000.00	4,950,000.00	-
Computer - Laptop	195,000.00	180,000.00	8%
Co-op Software & Domain	3,154,479.00	1,646,860.00	92%
	8,299,479.00	6,776,860.00	22%
Current Assets:			
Loan to Members	898,047,280.25	944,500,582.71	-5%
Fixed Deposit Account	93,182,855.61	40,000,000.00	133%
Current Account	170,671,524.67	47,417,070.88	260%
Cash Balance	30,500.00	30,500.00	-
Receivables	108,421,142.24	50,182,244.65	116%
Investment-Quoted Company Shares	1,378,395.00	1,378,395.00	-
Deposit for Shares	37,097.20	37,097.20	-
	1,271,768,794.97	1,083,545,890.44	17%
Current Liabilities:			
Deposit for Land	(18,884,520.23)	(39,478,565.45)	-52%
Brains & Hammers Project	31,533,117.00	24,505,031.00	29%
Audit & Supervision Fee	1,181,698.91	886,577.34	33%
Deferred Income	-	-	-
Dividend Payable	80,675,223.86	64,653,776.22	25%
AGM Provision	10,064,622.50	5,441,075.00	85%
Honoraria	5,000,000.00	2,050,000.00	144%
	109,570,142.04	58,057,894.10	89%
Net Asset	1,170,498,131.93	1,032,264,856.34	13%
Represented By:			
Ordinary Savings	1,050,973,878.75	943,068,246.87	11%
Reserve fund	113,662,212.55	84,790,263.81	34%
Education Fund	5,861,984.38	4,406,289.40	33%
General Reserve	56.26	56.26	-
	1,170,498,131.93	1,032,264,856.34	13%



Bye-Law Review (1/10)

On the 12th of June 2019, The Oando Cooperative ExcOs formed a committee for the review of the Bye-laws.

The following sections of the Bye-laws were reviewed;

S/N	Sections	Prior Edition	Revised Edition
1	1.11	“FUNCTIONAL COMMITTEE” means an elected body of persons within the society to whom specific duties are delegated by the society	“FUNCTIONAL COMMITTEE” means an Elected/Nominated body of persons within the society to whom specific duties are delegated by Management Committee on behalf of the society
2	2.2	Her address shall be No. 2 AJOSE ADEOGUN STREET VICTORIA ISLAND, LAGOS	Her address shall be change to wings towers 17a OZUMBA MBADIWE AVENUE VICTORIA ISLAND, LAGOS
3	4.1	MEMBERSHIP: The membership of the Society shall be open to: - ALL MEMBERS OF OANDO [VICTORIA –ISLAND] STAFF COOPERATIVE MULTIPURPOSE SOCIETY LTD. - Any member who applies and is admitted in accordance with these byes –laws.	MEMBERSHIP: The membership of the Society shall be open to: - ALL EMPLOYEES OF COMPANY employee of company affiliated to oando PLC. - Any individual who applies and is admitted in accordance with these byes –laws.
4	4.3	b) All application for membership shall be approved by the Management Committee. Every member shall on admission be required to sign the Membership Card and Personal Ledger.	b) All application for membership shall be approved by the Management Committee.
		c) A member of this society shall not seek membership of another society whose primary objectives are the same.	c.) Expunge



Bye-Law Review (2/10)

S/N	Sections	Prior Edition	Revised Edition
5	4.4.2	This section is still on deliberation.	
6	4.4.3	The estates of a deceased member shall be liable for the debts due to the society as they existed as at the date of his demise for a period of two years after his death.	Expunge
7	4.6(i)	Termination of appointment from the service.	Termination of employment with any of the affiliated company
8	4.6(ii)	RE-ADMISSION INTO MEMERSHIP: - Any past member may re-apply for membership after a reasonable interval of not less than 12 calendar months from date of withdraw from the society	RE-ADMISSION INTO MEMERSHIP: - Any past member may re-apply for membership but not in same financial year
	4.6e	Termination/Withdrawal of Membership	To re-edit
	4.6d	Expulsion under bye-law 4.7	Expulsion under bye -law 4.8
9	4.7	- Repeated failure to make thrift saving as laid down in Bye-law 8.7 - Repeated failure to make up for debts due from him to the Society over a reasonable time limit	- Failure to make thrift saving as laid down in Bye-law 8.7 for three months - Failure to make up for debts due from him to the Society for three months
10	4.9	Every member, on admission and on payment of the appropriate entrance fees shall sign or thumbprint the membership and attendance register as an evidence of membership. By this he acquires the right of full participation in the affairs of the society and assumes all obligation relating thereto.	The cooperative shall maintain a register which may be electronic and will contain all details of every members authenticated by members.
11	5.2	The presence of at least a quarter of the members shall be necessary for the disposal of any business at the general meeting. If no quorum is formed at a meeting, an adjournment may be made for a period not less 7 days or more than 15 days. Thereafter, the number of members present at any such adjournment shall form a quorum.	The presence of at least a quarter of the members shall be necessary for the disposal of any business at the general meeting. If no quorum is formed at a meeting, an adjournment may be made for a period not less 7 days or more than 14 days. Thereafter, the number of members present at any such adjournment shall form a quorum.



Bye-Law Review (3/10)

S/N	Sections	Prior Edition	Revised Edition
12	5.4(i)	Suspend or remove from office, any Officer or Member of the Committee in accordance with these Bye –laws.	Suspend or remove from office, any Officer of the Management Committee in accordance with the Bye – laws.
13	5.5	<p>b) A resolution shall be an Ordinary Resolution when it has been passed by a simple majority of votes cast by such members of the society has been entitled to do so. At a general meeting of which 7days' Notice, specifying the intention of passing the resolution as an Ordinary Resolution has been duly given.</p> <p>c) A resolution shall be a Special Resolution when it has been passed by not less than three-fourth of the votes cast by such members of the society has been to do so, who shall vote in person at a General Meeting of which 21 days' Notice, specifying the intention of passing the resolution as a Special Resolution has been duly given.</p>	<p>b) A resolution shall be an Ordinary Resolution when it has been passed by a simple majority of votes cast by such members of the society that have been entitled to do so at a general meeting of which 7days' Notice, specifying the intention of passing the resolution as an Ordinary Resolution has been duly given.</p> <p>c) A resolution shall be a Special Resolution when it has been passed by not less than three-fourth of the votes cast by such members of the society that have been entitled to do so, who shall vote in person at a General Meeting of which 21 days' Notice, specifying the intention of passing the resolution as a Special Resolution has been duly given.</p>
14	5.6	<p>a) An extraordinary general meeting may be called at any time by a majority of the management committee or on a request from the director or from not than one-fourth of the members of the Society</p> <p>c) Where the director convenes such meeting he may direct what matters shall be discussed at the meeting and nay not need to give 21 days' notice as in by-law2s 5.6[a] above.</p>	<p>a) An extraordinary general meeting may be called at any time by a majority of the management committee or on a request from the director or from not less than one-fourth of the members of the Society</p> <p>c) Where the director convenes such meeting he may direct what matters shall be discussed at the meeting and may not need to give 21 days' notice as in by-law 5.5[a] above.</p>
15	6.1.1	Subject to the law, the Regulations and these Bye-laws, the day- to- day administration of this society shall be vested in the Management Committee. It also shall have power to create sub –committees/functional committee to which it may delegate parts of its functions provided that a member of the Committee shall head such functional committees.	Subject to the law, the Regulations and Bye-law, the day-to- day administration of this society shall be vested in the Management Committee. It also shall have power to create sub –committees/functional committee to which it may delegate parts of its functions.



Bye-Law Review (4/10)

S/N	Sections	Prior Edition	Revised Edition
16	6.1.3	The Management Committee shall consist of at least seven members including the President, Vice President, General Secretary, Treasurer, Financial Secretary, Assistant General Secretary, and one or three or more Ex-officio members one of whom shall be the immediate past President and or any of the other immediate past Trustees, where such member(s) become re- elected or rejects the position, the slot shall be made open to any of the immediate past management committee members or any member of the society.	The Management Committee shall consist of at least seven members including the President, Vice President, General Secretary, Assistant General Secretary, Treasurer, Financial Secretary, and maximum of four Ex-officio members one of whom shall be the immediate past President and/or any of the other immediate past Trustees, where such member(s) become re- elected or rejects the position, the slot shall be made open to any of the immediate past management committee members or any member of the society.
17	6.1.8	The tenure office for a management committee member shall be for a maximum period of four (4) years for a term of two (2) years. He shall resign at the AGM of the second year in office but shall be eligible for re-election for the same position, provided that no Management Committee member shall occupy a particular position for more than two consecutive terms.	The tenure office for a management committee member shall be for a maximum period of two (2) years for a period of two (2) terms. He shall not be eligible for re-election into the management committee for the next four (4) years.
18	6.1.9	No person other than a Management Committee member retiring at the meeting shall (unless otherwise recommended by the general meeting or an Electoral Committee) be eligible for election to the office of a Management Committee member at any general meeting unless not less than (3) days or more than (21) days before the date appointed for the meeting there shall have informed the society' office by a notice in writing .signed by a member for which such notice is given. Of his / her intention to propose such person for election and his/her willingness to be elected	No person other than a Management Committee member retiring at the meeting shall (unless otherwise recommended by the general meeting or an Electoral Committee) be eligible for election to the office of a Management Committee member at any general meeting unless not less than (3) days and not more than (21) days before the date appointed for the meeting shall have informed the society' office by a notice in writing signed by a member for which such notice is given of his /her intention to propose such person for election and his/her willingness to be elected.



Bye-Law Review (5/10)



S/N	Sections	Prior Edition	Revised Edition
19	6.1.10	No person other than homicide members of the society. As defined by bye laws 4.1 4.2 and 4.3 and eligible to be, or nominate members to the Management Committee.	No person other than bonafide members of the society. As defined by bye laws 4.1 4.2 and 4.3 and eligible to be, or nominate members to the Management Committee.
20	6.2.2	Where notice is given of an intended resolution to remove a member of the Management Committee under this section and such member make written representative to the society requesting notification of the said intended resolution of the removal to members of the Society, the Society shall, unless the representations are received by it less than seven days to the meeting, send a copy of the representations to every member of the Society whom Notice of the Meeting is ordinary given.	Where notice is given of an intended resolution to remove a member of the Management Committee under this section, such member make written representation to the society requesting notification of the said intended resolution of the removal to members of the Society. The Society shall, unless the representations are received by it less than seven days to the meeting, send a copy of the representations to every member of the Society whom Notice of the Meeting is ordinarily given.
21	6.5.2	To at times act in the best interest of the society so as preserve its assets further its business and promote the purposes for which it was formed and in such manner as a reasonable and ordinarily skillful committee member would act in the circumstances.	To all times act in the best interest of the society so as preserve its assets further its business and promote the purposes for which it was formed and in such manner as a reasonable and ordinarily skillful committee member would act in the circumstances.
22	6.7	TRUSTEES: The president. Secretary and the treasurer. Shall be the trustees of the society .it shall be their duty to sign on behalf of the society all cheques and legal documents including those concerned with the transfer of funds acquisition and disposal of properties.	TRUSTEES: The President, General Secretary and the Treasurer, shall be the trustees of the society. It shall be their duty to sign on behalf of the society all cheques and legal documents including those concerned with the transfer of funds acquisition and disposal of assets.



Bye-Law Review (6/10)

S/N	Sections	Prior Edition	Revised Edition
23	6.8.4.	<ul style="list-style-type: none"> a) Shall keep and maintain correctly and up-to-date the prescribed books and register. b) Shall procure from borrowers the due execution of bonds with security. c) Shall be the head of the Secretariat of the society. d) Shall prepare all receipts, vouchers and documents required by the regulations or bye-laws or called for the management committee. e) He shall sign on behalf of the society and conduct all its correspondence f) Shall be a member of the credit committee. g) Shall summon and attend all general and management committee meetings and prepare the Secretary's report for the annual general meeting. h) Shall summon and attend all general and management committee meetings and prepare the Secretary's report for the annual general meeting. i) Shall perform other functions as directed by the management committee. 	<ul style="list-style-type: none"> a) Shall keep and maintain correctly and up-to-date the prescribed books and register. b) Shall procure from borrowers the due execution of bonds with security. c) Shall be the head of the Secretariat of the society. d) He shall sign on behalf of the society and conduct all its correspondence e) Shall be a member of the credit committee f) Shall summon and attend all general and management committee meetings and prepare the Secretary's report for the annual general meeting. g) Shall perform other functions as directed by the management committee
24	6.8.6	<ul style="list-style-type: none"> a) Shall keep records of income and expenditure of the society. b) Shall keep records of payments on loans and membership forms accruing to the society. c)) Shall be a member of all credit committee. d) Shall perform other duties as directed by management committee. 	<ul style="list-style-type: none"> a) Shall keep records of income and expenditure of the society. b) Shall keep records of payments on loans and membership forms accruing to the society. c) Shall be a member of all credit committee. d) Shall perform other duties as directed by management committee. e) Shall prepare all receipts, vouchers and documents required by the regulations or bye-laws or called for the management committee. f) Shall prepare and submit to the management committee annual accounts and statement and certify copies of entries in the books under section 32 of ordinance.



Bye-Law Review (7/10)

S/N	Sections	Prior Edition	Revised Edition
25	6.8.7.	<p>a) The society shall have a secretariat where its activities shall be coordinated.</p> <p>b) The secretariat shall be supervised by the general secretary and other management committee members</p> <p>c) The secretariat shall employ officers who will work in the secretariat on the day –to-day running of the activities of the society.</p> <p>d) Appropriate entry point and conditions of service for any employed staff shall be determined by the management committee from time to time.</p> <p>e) Staff shall spend minimum of 3 years before promotion can be considered</p> <p>f) Staff shall be entitled to remuneration. Allowances and incentives as approved by the management committee.</p> <p>g) Staff shall be considered for confirmation as a full staff after two years of service</p> <p>h) Staff shall be entitled to gratuity based on the number of years of service according to the staff policy of the society.</p> <p>The management shall put in place comprehensive staff policy to spell out in clear terms the understand codes such as:</p> <ul style="list-style-type: none"> o Procedure for employment. o What should be the staff strength o Entitlements like; <ul style="list-style-type: none"> ▪ Remunerations ▪ Annual Leave and Bonus ▪ Incentive ▪ Maternity leave ▪ Sick leave ▪ Examination leave ▪ Direct loans as obtainable in the Federal Civic Service (e.g.) Car loan, Corresponding loan etc. o Order of hierarchy of line staff. o To whom do they report to. o Disciplinary measure to erring staff. o Procedure for disagreement of staff. 	<p>a) The society shall have a secretariat where its activities shall be coordinated.</p> <p>b) The secretariat shall be supervised by the general secretary and Assistant general secretary</p> <p>c) The secretariat shall employ officers who will work in the secretariat on the day –to-day running of the activities of the society.</p> <p>d) Appropriate entry point and conditions of service for any employed staff shall be determined by the management committee from time to time.</p> <p>e) Staff shall be entitled to remuneration, allowances and incentives as approved by the management committee.</p> <p>f) Staff shall be considered for confirmation as a full staff after Six months of service</p> <p>The management shall put in place comprehensive staff policy to spell out in clear terms the understand codes such as:</p> <ul style="list-style-type: none"> o Procedure for employment. o What should be the staff strength o Entitlements like; <ul style="list-style-type: none"> ▪ Remunerations ▪ Annual Leave and Bonus ▪ Incentive ▪ Maternity/Paternity leave ▪ Examination leave ▪ Sick leave ▪ Examination leave o Organogram and structure. o Disciplinary measure to erring staff o Procedure for disagreement of staff.



Bye-Law Review (8/10)

S/N	Sections	Prior Edition	Revised Edition
26	6.9.	Every officer or employee of the society who receives or pays out money on behalf of the society shall before assuming his duties furnish a bond with sureties and in an amount to be determined by the management committee.in addition. The society may also take fidelity insurance for its paid employees who handle cash or stocks on behalf of the society.	Every officer or employee of the society who receives or pays out money on behalf of the society shall before assuming his duties furnish a bond with sureties and in an amount to be determined by the management committee. In addition, the society may also take fidelity insurance for its paid employees who handle cash or stocks on behalf of the society.
27	6.11.2	For the purpose of sub-section [a] of this section, a non – cash asset is of the requisite value if at the time the arrangement in question is entered into its value is not less than =N= 100.000 or 10% of the Society's Total Assets Value. The total assets value shall be based on accounts prepared and approved in respect of the last proceeding year of the society's operations.	For the purpose of sub-section 6.11.1 of this section, a non – cash asset is of the requisite value if at the time the arrangement in question is entered into, its value is not less than =N= 100,000.00 or more than 10% of the Society's Total Assets Value. The total assets value shall be based on accounts prepared and approved in respect of the last proceeding year of the society's operations.
28	6.12.7	<p>A person is connected with a Management Committee member if he (not being himself a management committee member) is;</p> <ul style="list-style-type: none"> ▪ A Management Committee member's spouse, child, or stepchild. ▪ Except where the context otherwise requires, a body corporate with which the Management Committee member is associated or ▪ A person acting as a trustee of any trust, the beneficiaries of which include:- <ul style="list-style-type: none"> ➢ The Management Committee ➢ A body corporate with which he is associated or of a trust whose terms confer powers on the trustees that may be exercised for the benefit of the Management Committee member, his spouse or any children or step-children of his, or any such body cooperate or ➢ A person acting as partner of that Management Committee member or of any person who, by virtue of paragraphs [1] [2] or [3] of this subsection is connected with that Management Committee member. 	<p>A person is connected with a Management Committee member if he (not being himself a management committee member) is;</p> <ul style="list-style-type: none"> ▪ A Management Committee member's family member ▪ Except where the context otherwise requires, a body corporate with which the Management Committee member is associated or ▪ A person acting as a trustee of any trust, the beneficiaries of which include:- <ul style="list-style-type: none"> ➢ The Management Committee member, family member ; or ➢ A body corporate with which he is associated or of a trust whose terms confer powers on the trustees that may be exercised for the benefit of the Management Committee member, his spouse or any children or step-children of his, or any such body cooperate or ➢ A person acting as partner of that Management Committee member or of any person who, by virtue of paragraphs [1] [2] or [3] of this subsection is connected with that Management Committee member
29	7.1.5	To verify the passbook of the members with the accounts of the treasurer annually. They shall pay attention to the following check list:-	Expunge from the list



Bye-Law Review (9/10)



S/N	Sections	Prior Edition	Revised Edition
30	8.1.1	An undetermined number of shares of the value of N2.00 each.	An undetermined number of shares of the value of N10.00 each.
31	8.3.1	Every member must hold at least 25,000 shares at a nominal value of =N=2.00 per share, which shall not be transferable except to a nominee in accordance with Bye-laws 4.5. The minimum shareholding can be increased or decreased by the decision of the general meeting as the business of the society may demand.	Every member must hold at least 25,000 shares at a nominal value of NGN10.00 per share, which shall not be transferable except to a nominee in accordance with Bye-laws 4.5. The minimum shareholding can be increased or decreased by the decision of the general meeting as the business of the society may demand.
32	8.5	No member shall hold more than one-fifth of the number of shares actually paid up by all members. If any member, by inheritance or otherwise, possess more than the maximum holding permitted, the Management Committee, may sell the excess or buy them for disposal by the Society.	No member shall hold more than 20% of the number of shares actually paid up by all members. If any member, by inheritance or otherwise, possess more than the maximum holding permitted, the Management Committee, may sell the excess or buy them for disposal by the Society.
33	8.7.4	No member can withdraw part or whole of his savings except on withdrawal of membership.	No member can withdraw part or whole of his savings except on withdrawal of membership.
34	10.3	No loans shall be made to a member earlier than six month of becoming a member of the Society except in the case of transfer of an existing loan of a past member to his nominee or other successor in interest.	No loans shall be made to a member earlier than six month of becoming a member of the Society except in the case of transfer of an existing loan of a past member to his nominee or other successor in interest. Bulk deposits will be considered for loan application until after a period of three months
35	10.5	Interest on loan to members shall be charged at a rate approved by the General Meeting but shall not exceed 15% per annum nor shall it below 5% per annum. In case of default in repayment, penal interest shall be charged at twice the nominal rate.	Interest on loan to members shall be charged at a rate approved by the General Meeting but shall not exceed 15% per annum nor shall it below 5% per annum. In case of default in repayment, penal interest shall be charged at twice the nominal rate. Interest shall be computed on a straight line method
36	10.8	A surety must be reputable member of the Society and shall personally guarantee:	A surety must be a reputable member of the Society and shall personally guarantee:
37	10.8.2	The correctness of the particular on which the value of the borrower's securities is based.	The correctness of the particulars on which the value of the borrower's securities is based.
38	11.1.3	21/2% to the Education Fund.	2.5% to the Education Fund.



Bye-Law Review (10/10)

S/N	Sections	Prior Edition	Revised Edition
39	12.4	<p>It shall be the duty of every member:</p> <ul style="list-style-type: none">▪ To insist on upon obtaining a separate printed receipt from the proper receipt book, or such other form of receipt as may be approved by the chief Registrar, for every sum of money paid to the Society.▪ To sign or make his thumb print in the paper in the proper book, in place of receipt. Whenever any sum of money is paid or repaid to him by the Society	<p>It shall be the duty of every member:</p> <ul style="list-style-type: none">▪ To insist on upon obtaining a separate printed receipt from the proper receipt book, or such other form of receipt as may be approved by the Chief Registrar, for every sum of money paid to the Society.▪ To receive appropriate official confirmation whenever any sum of money is paid or repaid to him by the Society.



Brains & Hammers Project



**A brief update on
Brains and Hammer
Project will be
discussed by the Vice
President**

Anthony, Mr Ituen.





**The update on
Okesuna Land will be
discussed by the**

**Hon. President
Asogwa,**

Mr Tochukwu.



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ABOUT US

PENNEK DUPLEX OFFERINGS

Pennek Nigeria Limited is a real estate firm that specializes in investment, development and management.

Pennek Nigeria has given 25% discount on all duplexes provided in this document to the members of your cooperative. Pennek Nigeria will also provide up to 24 months installment payment plans for the duplexes.

The Estate is located in Ogombo road off Abraham Adesanya roundabout, Lekki Scheme 2, it is about 8minutes drive from Chevron tollgate. It's directly on a tarred road, very easy to locate.



OFFERINGS

Title: Governor's Consent

Available Duplexes:

- 3 Bedroom Terrace Duplex (3 units in a block)
- 4 Bedroom Terrace Duplex (3 units in a block)
- 4 Bedroom Semi-detached Duplex with a BQ (2 units in a block)

Features of Duplex

- Foyer Entrance
- Balcony Upstairs
- Ante Room – 4sqm
- Guest Toilet – 3sqm
- Main Living room – 25sqm
- Master Bedroom – 22sqm
- Guest Room – 14sqm
- Kitchen – 14sqm
- Pantry (Store) – 3sqm
- Family Lounge – 10sqm
- Rooms (all en suite) – 14sqm
- 3 Car Parks



The Estate Amenities:

- Security with CCTV Surveillance Camera
- 24/7 Power Supply
- Portable Water
- Good Road Network & Drainage System
- Central Sewage Dispose System
- Club House, Gym & Pool
- Green Area – Playing Ground
- Dwarf Fencing Internally



Picture: 3 Bedroom Terrace Duplex (3 units in one block)



PAYMENT PLAN FOR DUPLEXES

NOTE:

- INITIAL DEPOSIT OF 20% - 30%
- WE ARE DELIVERING COMPLETE BUILDINGS NOT CARCASS

3 Bedroom Terrace Duplex (Outright Payment N27,500,000)

PLAN	MONTHS	TOTAL
Outright Payment	nil	27,500,000
PLAN A	6 Months	28,000,000
PLAN B	12 Months	28,500,000
PLAN C	18 Months	29,000,000
PLAN D	24 Months	29,500,000



4 Bedroom Terrace Duplex (Outright Payment N31,500,000)

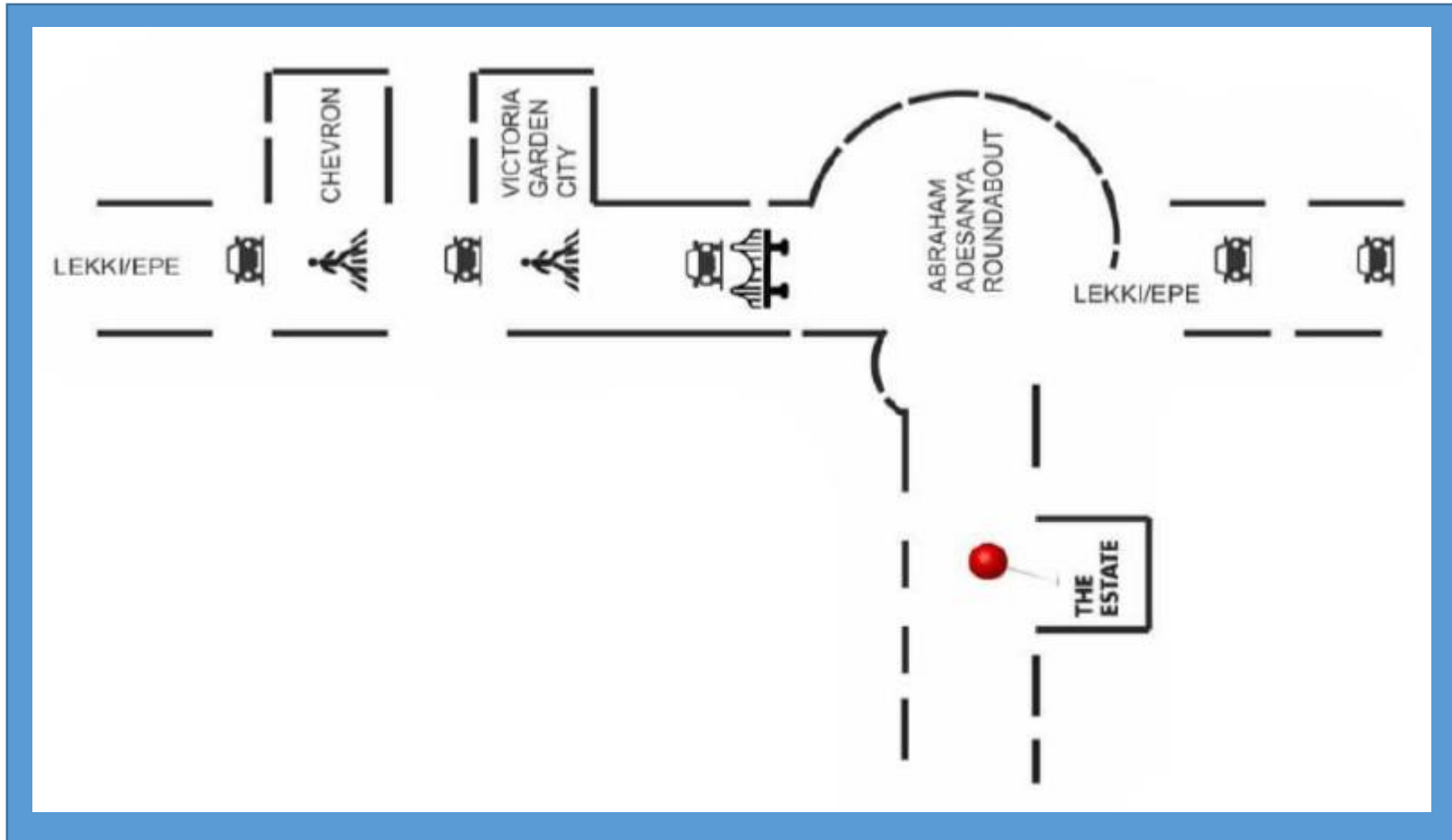
PLAN	MONTHS	TOTAL
Outright Payment	nil	31,500,000
PLAN A	6 Months	32,000,000
PLAN B	12 Months	32,500,000
PLAN C	18 Months	33,000,000
PLAN D	24 Months	33,500,000



4 Bedroom Semi-detached Duplex with a BQ (Outright Payment N37,500,000)

PLAN	MONTHS	TOTAL
Outright Payment	nil	37,500,000
PLAN A	6 Months	37,500,000
PLAN B	12 Months	38,000,000
PLAN C	18 Months	38,500,000
PLAN D	24 Months	39,000,000





ABOUT US

At SIMS Nigeria Limited, we specialize in the distribution and sales of electronic products from major brands such as SAMSUNG, PANASONIC, ROYAL, PHILIPS, ELECTROLUX, PARSUN and POWERMATIC.

Our business started out in 1987 and since then we have succeeded in carving a niche for ourselves in the home appliances market in Nigeria. We operate a number of branches that cut across most of Nigeria's geopolitical zones; in major cities such as Lagos, Port Harcourt, Onitsha, Enugu, Kano and Abuja.

Our longstanding reputation has earned us a status as Nigeria's lead player in the electronics industry and as a result, we decided to go further by partnering with SAMSUNG to establish a local manufacturing line for its air conditioners and refrigerators in 2004. This, coupled with our state-of-the-art service centre that caters to consumers who buy our products, ensures that our customers enjoy the best quality of service from us and the best performance possible from their electronics.

CONTACT DETAILS

40, Akin Adesola, Victoria Island, Lagos.
Phone: 0908 751 0853, 0705 109 3221.
Email: support@simsg.com



OFFERINGS

SAMSUNG



UA49M6500
49" Smart TV Features, Dynamic Crystal Colour, HDR1000, 3 HDMI Port
Available in 24", 32", 43", 49", 55", 65" etc.



RBBD-458W
Triangle Design For Powerful Cooling, Triple protector Plus
Available in 1HP, 1.5HP, 2HP, 3HP, 5HP



RS21HKLMR
Pure Cooling Tech, No Frost, Water & Ice Dispenser, Humidifier, Digital Inverter
Available in 531L, 595L, 623L, 805L etc.



RT34FAREDSA
Childlock + Digital Inverter Compress
10 years Warranty on Compressor
Available in 303L, 323L, 326L, 390L etc.



WD70J5410AS
Washer & Dryer /EcoBubble, VRT Plus, Speciality cycle (70% Energy Savings)
Available in 7/4kg, 8/5 Kg, 9/6kg, 12/8kg etc.



GE87M
23 litres capacity, 6 Power Levels, 1100watts, Triple Distribution System, Eco Mode LED.
Available in 20L, 23L, 34L, 40L etc.



GALAXY S9+
Infinity Display, a near bezel-less, full-frontal, edge-to-edge screen
Available in S9HD, QLED, & LED



DA-E650
Horn Design, Docking + Charging System, 8F Function, USB.
Available in 30, 30, 40 Watts.

PANASONIC



TH-65C300M
FHDTV-2HDMI/1USB/ High Contrast/
Wider View Angle/Enhance Colour
Available in 24", 32", 65", 75" etc.



UC12W3
Anti-bacterial Filter, Allergy Removal,
Eco Tough Our door, Energy Efficient Compressor
Available in 1HP, 1.5HP, 2HP, 3HP, 5HP



CU-C28FFH
Anti-bacterial Filter, Allergy Removal,
Eco Tough Our door, Energy Efficient Compressor
Available in 2HP, 3HP, 5HP, 10HP.



TH-65C300M
FHDTV-2HDMI, 1USB, High Contrast, Wider View Angle
Enhance Colour, Adaptive Backlight Dimming
Available in 24", 32", 65", 75" etc.



OFFERINGS

ROYAL



WA3RFAC

Long distance air supply, super quiet operation, Golden Fins, Quick cooling
Available in 2HP, 3HP, 5HP 10HP



RTV55UEK5000

4K Super UHD, Smart, Super Slim, Full HD
High brightness/high contrast, 3 HDMI
Available in 32", 40", 43", 49", 55".



TG-6942 GB

4 gas + 2 hotplate, 1 tray + 1 grid in the oven,
metal top lid, double glass oven door, adjustable legs
Available in 50x50, 50x60, 60x60 and 60x90cm.



Bd108

108 Litres Chest Freezer, High quality &
efficient compressor, Super strong
freezing capacity
Available in 108, 160, 200 and 350 Ltrs.



GR8000CE

5.5Kw, Electric Start, New Designed Control
Panel, Powerful OHV 4-stroke Gasoline
Engine With Low Vibration And Emission
Available in 2.2, 3.0, 5.5 and 6.5 Kva.

SKYWORTH



43E3000

SMART Ready,FHD,MHL -Mirroring,
HDMI, USB 2.0 Movie play, Energy Saving
Available in 24", 32", 43", 49", 55", 65" etc.



49E3000

SMART Ready,FHD,MHL -Mirroring,
HDMI, USB 2.0 Movie play, Energy Saving
Available in 24", 32", 43", 49", 55", 65" etc.



65S9300

OLED; 4KUHD; Smart TV; Support DVB-T/T2/S/S2;
With USB/HDMI; WiFi Available
Available in 24", 32", 43", 49", 55", 65" etc.



55G6

Android Smart,Metal Slim Design,
Support DVB-T2,UHD 4K TV
Available in 24", 32", 43", 49", 55", 65" etc.



OFFERINGS

Price			
RBCD-138		138 Litre, double door, energy saving and low noise, with lock and adjustable shelves, interior light in refrigerator, egg tray and vegetable storage, adjustable thermostat and feet, (ALUMINIUM COLOR)	6 8,500
RBCD 230		225 Litre, Mirror finish, Double door, energy saving and low noise, with lock and adjustable shelves, interior light in refrigerator, egg tray and vegetable storage, adjustable thermostat and feet	9 4,000
RBBD-275		275 Liters, double door, Mirror Finish, energy saving and low noise, with lock and adjustable shelves, interior light in refrigerator, egg tray and vegetable storage, adjustable thermostat and feet	1 14,500
RBBD-450		450 Litre, Mirror Finish, double door, energy saving and low noise, with lock and adjustable shelves, interior light in refrigerator, egg tray and vegetable storage, adjustable thermostat and feet	1 55,500
Refrigerator - SBS			

RSBS-360W		360L, French Door Design, 4 Doors, No frost, Inverter compressor, low noise; energy saving; LED Lighting, 10 years warranty for the compressor	2 78,500
RSBS-628W		568L, 2 Doors, No frost, Inverter compressor, low noise; energy saving; LED Lighting, fast freezing , 10 years warranty for the compressor	2 99,500
Chest Freezers- RCF series			
1.5/2HPSAC3M		Installation kit and pipes for Split 1.5HP and 2 HP, 3M	6,900
Refrigerator - Direct Cool			
RCF-S110		108 Litres Silver Chest Freezer, High quality& efficient compressor, universal castor for easy moving, With key and lock,Outside Condensor	5 9,500
RCF-S160		160 Litres Silver Chest Freezer, High quality& efficient compressor, universal castor for easy moving, With key and lock,Outside Condensor	7 6,000
RCF-S215		215 Litres Silver Chest Freezer, High quality& efficient compressor, universal castor for easy moving, With key and lock,Outside Condensor	8 2,500
RCF-B350		350 Litrer Wooden Finish Chest Freezer, High quality& efficient compressor, universal castor for easy moving, With key and lock,Outside Condensor	1 10,000



OFFERINGS

Price			
RCF-B430		430 Litrer Wooden Finish Chest Freezer, High quality& efficient compressor, universal castor for easy moving, With key and lock,Outside Condensor	1 52,000
RCF-S430		430 Litrer Silver Chest Freezer, High quality& efficient compressor, universal castor for easy moving, With key and lock,Outside Condensor	1 49,500
RCF430		430 Litrer,White Body, Chest Freezer, High quality& efficient compressor, universal castor for easy moving, With key and lock,Outside Condensor	1 57,500
RCF-H105		105 Litres Silver Chest Freezer, Manual Defrost, LED Lighting, Fast Freezing, High quality& efficient compressor, universal castor for easy moving, Safety lock,Outside Condensor	58,000
RCF-H150		150 Litres Silver Chest Freezer, Manual Defrost, LED Lighting, Fast Freezing, High quality& efficient compressor, universal castor for easy moving, Safety lock,Outside Condensor	67,000
RCF-H205		205 Litres Silver Chest Freezer, Manual Defrost, LED Lighting, Fast Freezing, High quality& efficient compressor, universal castor for easy moving, Safety lock,Outside Condensor	79,000

RCF-H321		321 Litres Silver Chest Freezer, Manual Defrost, LED Lighting, Fast Freezing, High quality& efficient compressor, universal castor for easy moving, Safety lock,Outside Condensor	114,500
RCF-H385		385 Litres Silver Chest Freezer, Manual Defrost, LED Lighting, Fast Freezing, High quality& efficient compressor, universal castor for easy moving, Safety lock,Outside Condensor	137,500
RSBSHF2-56		560L, 2 Doors, Total No-frost, Multi Airflow, Display Touch, low noise; energy saving; LED Lighting, fast freezing , External Condenser, CFC Free, Fully Tropicalized Compressor 2 years warranty	241,500
Water Dispensers			
RWDF510G		Gold Colour,Elegant design, Built-in refrigerator system, Stainless steel cold tank with rust protection, Stainless steel hot tank with Auto-temperature control, Refrigerator cabinet	4 0,500
RWD517G		Gold Colour, Single Door, Stainless steel cold tank with rust protection, Stainless steel hot tank with Auto-temperature control, Storage Cabinet	3 7,000
RWD521W		White Colour, Single Door, Stainless steel cold tank with rust protection, Stainless steel hot tank with Auto-temperature control, Storage Cabinet	3 0,000



OFFERINGS

Price Rechargeble Fans			
RRF18W		18" Oscillating 5 Speed Fan, Charging & Battery consumption Indicator, AC/DC Operation, LED Lighting, USB, Remote	2 1,500
Kettles			
RKES-17SS		Stainless Steel Cordless Kettle, Capacity 1.7 Ltr, 220-240V, 1850-2200W, detachable non-slip base, safety lock and lid-open manually, on/off switch & indicator, detachable filter for convenient cleaning, steam & anti-dry, over heating auto shutoff function, water level mark indicator.	4,000
RKEP-17WH		Capacity 1.7 Ltr cordless electric Kettle, White Plastic, 220-240V, 1850-2200W, detachable non-slip base, safety lock lid open lid automatically, steam & anti-dry, on/off switch & indicator, stainless steel heat element heating, transparent water gauge showing water level, detachable filter for convenient cleaning	3,500
RKEP-17WG		Capacity 1.7 Ltr cordless electric Kettle, White & Green Plastic, 220-240V, 1850-2200W, detachable non-slip base, safety lock lid open lid automatically, steam & anti-dry, on/off switch & indicator, stainless steel heat element heating, transparent water gauge showing water level, detachable filter for convenient cleaning	3,500
RKEP-17WB		Capacity 1.7 Ltr cordless electric Kettle, White & Blue Plastic, 220-240V, 1850-2200W, detachable non-slip base, safety lock lid open lid automatically, steam & anti-dry, on/off switch & indicator, stainless steel heat element heating, transparent water gauge showing water level, detachable filter for convenient cleaning	3,500
RCF-H385		385 Litres Silver Chest Freezer, Manual Defrost, LED Lighting, Fast Freezing, High quality & efficient compressor, universal castor for easy moving, Safety lock, Outside Condensor	137,500
RSBSHF2-56		560L, 2 Doors, Total No-frost, Multi Airflow, Display Touch, low noise; energy saving; LED Lighting, fast freezing, External Condenser, CFC Free, Fully Tropicalized Compressor 2 years warranty	241,500
Water Dispensers			
RWDF510G		Gold Colour, Elegant design, Built-in refrigerator system, Stainless steel cold tank with rust protection, Stainless steel hot tank with Auto-temperature control, Refrigerator cabinet	4 0,500
RWD517G		Gold Colour, Single Door, Stainless steel cold tank with rust protection, Stainless steel hot tank with Auto-temperature control, Storage Cabinet	3 7,000
RWD521W	     	White Colour, Single Door, Stainless steel cold tank with rust protection, Stainless steel hot tank with Auto-temperature control, Storage Cabinet	3 0,000

OFFERINGS

SAMSUNG			
Price			
TVS			
UA40M5000AKXKE	40	Design, 2 HDMI, Connect Share Movie, AV	105,000
UA49N5000	49	FHD, Crystal Clear Color, Clear Motion Rate 50, HDMI 2, USB	218,000
QA55Q6FNAK	55	Contrast , Clean cable solution ,Ambient Mode	638,500
UA65MU7350	65	65" (190.5cm) Premium UHD LED TV features Dynamic Crystal Colour, HDR1000, UHD Dimming, 200Hz Motion	916,500
UA75NU7100KXKE	75	75" (190.5cm) Premium UHD LED TV features Dynamic Crystal Colour, HDR1000, UHD Dimming, 200Hz Motion	1,333,500
QA75Q7FNAKXKE	75	4K Ultra HD Premium Certified with HDR 1500 Catch-up TV & 4K Streaming with Smart Hub Picture quality: 3200 PQI	2,080,000
UA82NU8000KXKE	82	82"PREMIUM UHD SMART TV, FLAT DESIGN, 4K UHD, HDR 1000, DYNAMIC CRYSTAL COLOR, ULTRA SLIM DESIGN, UHD DIMMING, ONE REMOTE CONTROL, 4 HDMI, 2 USB.	2,280,000
QA75Q7FNAKXKE	89	4K Ultra HD Premium Certified with HDR 1500 Catch-up TV & 4K Streaming with Smart Hub Picture quality: 3200 PQI TV PLUS / Freesat HD HDMI 2.0 x 4 USB 3 UHD Up Scaling	2,480,000

WATER DISPENSER			
RS52N3B13S8	554 Liters	554L Gross, Water Dispenser, All-around Cooling, Low noise & Energy, Frost free freshness, Multi Flow, Big Box, Twist Ice maker, Digital Inverter Compressor, 10 Year Warranty on Compressor,Powerful Freezing	443,000
RS552NRUA9 M.	590 Liters	590L,Wine Mirror Glass,Twin Cooling Plus,No Frost, Multi Flow,Big Box, Twist Ice maker,Digital Inverter Compressor,	550,000
REFRIGERATOR - DURACOOOL - BMF			
RB39FERCDSA	321L	Coolpack + E/Display + Digital Inverter Comp+ Slide out Shelves, 10 years Warranty on Compressor	282,500
RT25K3052S8/HA	264L	Digital inverter Technology, Flexible Storage, Cool Wall, Easy Slide Shelf	168,500
RB31FERCDSA /HA	331L	Digital inverter Technology, Full Open Box, Big Guard, Easy Slide Shelf	254,000
RT32/40K5052 S8/UT	322L	The Twin Cooling Plus, Digital inverter Technology, Smart Conversion	190,500
RT35	365L	The Twin Cooling Plus, Digital inverter Technology, Smart Conversion	219,500



OFFERINGS

Price			
RT38	397L	The Twin Cooling Plus,Digital inverter Technology, Smart Conversion	226,000
Microwave - Solo			
MS23K3513AK/EU	23 litres	Solo Microwave 23 Ltr, Black, Ceramic Enamel Interior, Eco mode, Deodorization, Child lock, Triple distribution system.	41,000



Varden Farms and Resort Cooperative Agricultural Multipurpose Society Limited



Varden Foods

Varden Foods is an organic food company specialized in the processing and distribution of high quality fresh farm produce for consumption in and around Nigeria. We are driven by the need to refute the common impression that consuming healthy, fresh food and maintaining a healthy diet is expensive. Our commitment to providing you quality at affordable prices, with the goal of being your leading food processing company, as engineered our excellent customer service delivery. We know the world has gotten so busy, with Varden you have flexibility.



Varden Resort

Positioned as more than a tourist destination, but a paradise. The privileged access to a serene tranquil haven perfectly tucked away in nature's heart, with spellbinding scenery of impressive hills and lakes for your adventure, is why we built a luxury resort overlooking the valley and verdant landscapes for activities and accommodation while visiting. The resort's fusion of inspiration and excitement rejuvenates every occupant and tourist. Our desire is fueled by offering you best value added services and as such differentiate ourselves by our unique modus operandi.



Varden Farms

Varden Farms Scheme was founded in 2014 and in 2016 Varden Farms and Resort was established, pioneering the developing trend of commercial luxury farm houses in Nigeria. With emphasis on mechanized and complete ecosystem, we are geared towards restoring the lost culture of Agriculture, showcasing its enormous benefits to clients, investors and the world alike.

We are driven by the holistic impact of our course even as we help generate profiting opportunities, by bridging gaps of supply and demand to a ready consumer market through our products and services.

A large graphic advertisement for Varden CAMS. It features a green and orange curved background. At the top right is the Varden Farms & Resort CAMS logo. Below it, the text "Varden CAMS" is written in large white letters, followed by "VARDEN COOPERATIVE AGRICULTURAL MULTIPURPOSE SOCIETY" in smaller white letters. Below that, the slogan "Invest in Agriculture" is written in orange. The bottom section is titled "CONTACT" in white, followed by "Headquarters:" and "Corporate Office:" with their respective addresses. At the bottom, there are phone numbers, an email address, and a website URL. The background of the bottom section shows several small green plants growing out of stacks of coins on a dirt surface.

VARDEN FARMS & RESORT
CAMS
VARDEN COOPERATIVE AGRICULTURAL MULTIPURPOSE SOCIETY

Varden CAMS
VARDEN COOPERATIVE AGRICULTURAL MULTIPURPOSE SOCIETY

Invest in Agriculture

CONTACT

Headquarters:
Sala B/Stop Varden Street
Ejirin LCDA, Epe, Lagos.

Corporate Office:
Suite 10A, 2nd Floor, Lagos City Mall,
Onikan, Lagos

+2348061181503, +2349099996851
Info@vardenfarmsandresort.com
www.vardenfarmsandresort.com

ACTIV
Go to





Letter of Introduction and Business Relationship Proposal

We are pleased to introduce our cooperative, Varden Farms & Resort Cooperative Agricultural Multipurpose Society Limited (Varden Farms & Resort CAMS) to you. We are desirous of building and nurturing a viable, enduring and secure brand that promises a profitable return to our investors.

Varden Farms has have evolved from selling farm lands to setting up a 21st century farm estate and a complete agro value chain, earning an enviable pedigree and track record, where individuals and reputable organization can plug in through direct Investment. We have achieved our renowned status by offering unique, custom-made investment opportunities designed to progressively grow wealth over the long term. We support both retail and corporate investment plans in short and long term basis.

Our business development strategy is in line with the government Economic Recovery and Growth Plan, which in part is focused on the transformation strategy for an agricultural revolution that drives income growth, accelerates achievement of food and nutritional security, generate employment and transforms Nigeria into a leading player in global food markets. To grow wealth for farmers and the real sector of the economy, Varden Farms & Resort CAMS identifies the relevance of a shared partnership and is welcoming you to be a member of the Varden Community. The Varden Farms has committed significant resources to the project as a major agricultural technological innovation.



PRODUCT OFFERINGS (1/5)



Varden Farms cultivates a variety of crops and vegetable products including Sweet corn, Cucumber, Lettuce, Maize, Habanero pepper, Tomatoes, as well as Perennial crops like Plantain, Banana etc. The livestock section includes Poultry which produces eggs and Broilers for consumption through direct sale to customers. Other livestock rearing/breeding activities includes for Ram, Snail rearing, Rabbit, Goat, Cow, Piggery breeding, fisheries & hatching.

Varden Foods area; This is where livestock, Crops and vegetable produce are processed, packaged and delivered in refrigerated trucks to supermarkets, wholesale and retail stores. As part of the Varden Foods model, station shops will be deployed, initially across Lagos metropolis, with the first five already located at TBS, Surulere, Lakowe, Epe and Ikeja, others to be strategically located as market availability dictates, we are already implementing the structure in Osun, Oyo and Ogun States, using the same market model. Eventually, this retail business will be franchised to independent operators, to increase the overall market presence and help to drive sales.



Varden Resort area focuses on the main core mission of Agro-tourism, facilitating the appreciation and involvement of more Nigerians in Agricultural activities and to persistently emphasize the vital role it plays in our communities. Via Agro-tourism, the farm estate is geared towards promoting individual, groups or institutional farm tours, excursions, Parks, canoe-rides, Kids farm education/training, Lodging etc.

Innovation

In our quest to reduce risks to both livestock and crops, we have put certain Methods and processes in place such as the introduction of our automated pen, Aquaponics, Chicken Processing Plant that is capable of processing up to 10,000 birds per hour. This innovation is as a result of the increase in demand in our supply market. The use of Mechanization for farm production ensures efficiency and greater output.



Risk Management & Total Assurance

In order to secure our clients investments, assure clients of the validity of their ROI and our Integrity as an organization, Varden farms and resort is insured by NAIC and Axa Mansard with provisioning for 'first loss payee'. We also provide corporate guarantee which of course has been endorsed by a reputable bank. This Guarantee is basically for our premium investors.



PRODUCT OFFERINGS (4/5)

PLEASE SEE BELOW OUR RATE GUIDE

VARDEN AGRO COOPERATIVE INVESTMENT PLAN					
S/N	Membership Category	Investment Range (N)	ROI Per Annum	Investment Tenor (Days)	Repayment of ROI
1	Silver	500,000 – 2.5 million	19.5%	365	90DAYS
2	Gold	3 million – 10 million	22%	365	180DAYS
3	Platinum	11 million - 25 million	25%	365	180DAYS



PRODUCT OFFERINGS (5/5)

VARDEN INVESTMENT SCHEME SAVINGS ACCOUNT (VISSA)

Minimum Start Rate	Maximum Start Rate	Duration	Tenure	Interest Rate
25,000	100,000	Monthly	12 Months	15%

Regards,

For: Varden Farms & Resort CAMS Limited

Chineme Nwokwu

Marketing Manager

Email: info@vardenfarmandresort.com or sales@vardenfarmandresort.com

Website: www.vardenfarmsandresort.com

KINDLY CALL TODAY ON 09099996850, 09099996851, or 09086555507





Our products include

- NEWLY IMPROVED Ayoola Pouno Yam,
- Plantain Flour (100% unripe plantain)
- Yam Flour,
- Rice Flour,
- Beans Flour,
- Cassava Fufu and
- Brown Beans .

Our quality products are packed in different sizes, ranging from

- 0.9kg,
- 1.8kg,
- 4.5kg,
- 450g
- 9.1kg.

Our prices are affordable.



OFFERINGS

Presently we are giving some cooperatives our company price on all our products and discount on the NEW AYOOOLA SPECIAL PACK. This food basket has varieties of our products inside.

If you don't mind we can come to show you our various products. The price we are giving your Cooperative is cheaper than what you will get at the supermarkets.

We assure you that we produce the best brand with exceptional quality which is readily available in the market and Supermarkets with positive feedback from our customers.

Hence, we solicit for your patronage.

We look forward to a mutual and benefiting business relationship.



OFFERINGS



1.	Delivery of Products	Ayoola foods will deliver all the products ordered at a designated location.
2.	TERMS OF PAYMENT	Oando cooperative shall have two (2) weeks trade credit .



OFFERINGS

- Land Sale Proposal
- Housing Sale Proposal



This is an indicative building design and is subject to change



Aerial View - Residential House Types



This is an indicative building design and is subject to change



PLOTS

Matrix 1

Plot Types	Cost		Cost
Low Density Plot	\$		N
500sq m	5,000		18,000,000
750sqm	75,000		27,000,000
1000sq m	100,000		36,000,000
Payment Period	18 months		20% Initial Deposit



PLOTS

Matrix 2

Plot Types	Cost	Cost
Low Density Plot	\$	N
500sq m	47,500	17,100,000
750sqm	71,250	25,650,000
1000sq m	90,000	34,200,000
Payment Period	12 months	30% Initial Deposit



PLOTS

Matrix 3

Plot Types	Cost	Cost
Low Density Plot	\$	N
500sq m	45,000	16,200,000
750sqm	67,500	24,300,000
1000sq m	90,000	32,400,000
Payment Period	6 months	50% Initial Deposit



PLOTS

Matrix 4

Plot Types	Cost	Cost
Low Density Plot	\$	N
500sq m	42,500	15,300,000
750sqm	63,750	22,950,000
1000sq m	85,000	30,600,000
Payment Period	100% upfront	Full Payment



Housing Units

	Cost	Cost
Houses Types	\$	N
2 Bedroom Terrace Bungalow	52,778	19,000,000
3 Bedroom Terrace Bungalow	83,333	30,000,000
1 Bedroom Apartment	41,667	15,000,000
2 Bedroom Apartment	47,222	17,000,000
3 Bedroom Apartment	83,611	30,100,000
4 Bedroom Apartment semi-detached home	158,333	57,000,000
4 Bedroom Apartment semi-detached home	172,222	62,000,000
Payment Period	12 months	30% Initial Deposit

