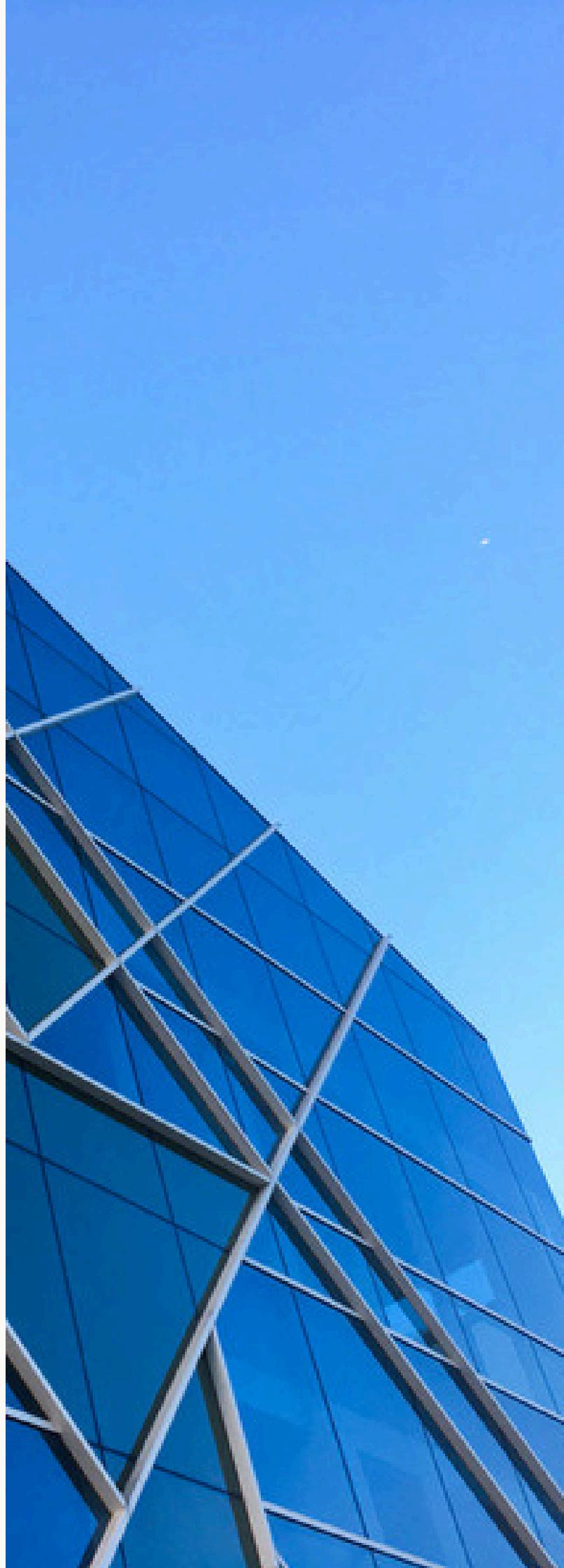




2026 COMPANY PROFILE

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A Bold Vision

At Najma Investment, our journey began with a clear vision, to redefine how real estate is developed, experienced, and invested in within emerging markets.

For me, this was never just about building properties. It was about recognizing a deeper opportunity to create lasting value, shape communities, and provide a platform for individuals and institutions to build real, enduring wealth.

Having understood both the challenges and opportunities within our local market, I was driven to build a company that combines global standards with strong on-ground execution. A company people can trust not just to deliver projects, but to deliver results.

Today, Najma Investment stands as more than a developer. We are a partner in growth, focused on performance, long-term value, and the pride of ownership.

As we continue to grow, our commitment remains unchanged: to deliver excellence, build meaningful partnerships, and unlock opportunities that stand the test of time.

Habibu Shuaibu

CEO & Founder Najma Investment

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At Najma Investment, our philosophy is rooted in the seamless integration of international best practices with deep local market intelligence.

We apply globally recognized standards in design, construction, investment structuring, and asset management, ensuring that every project meets the expectations of our investors worldwide.

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Company Overview

Najma Investment is a premium real estate development and investment firm delivering high-quality, high-value assets within Abuja, Nigeria's capital and one of Africa's most strategic urban centers.

Built on a foundation of excellence, integrity, and forward-thinking strategy, the company operates at the intersection of luxury development and structured investment.



At Najma Investment, we go beyond traditional real estate. We position ourselves as long-term investment partners, working with individuals, corporations, and government institutions to create assets that are not only architecturally exceptional, but financially intelligent.

Our developments are guided by global standards and informed by deep local market expertise, enabling us to unlock opportunities that deliver sustainable returns and enduring value.



Our Vision

To be a globally recognized real estate investment partner, known for transforming high-potential opportunities into landmark developments and wealth-generating assets.



Our Mission

To deliver premium real estate solutions through innovation, strategic partnerships, and disciplined execution, empowering our clients to build, grow, and preserve wealth across generations.



Abuja

Africa's Strategic Capital for
Real Estate Investment

The Abuja Advantage

Abuja stands at the center of Nigeria's economic and political landscape, offering a unique combination of stability, growth, and long-term investment potential. As the nation's capital, it hosts government institutions, diplomatic missions, and multinational organizations, making it one of the most secure and structured real estate environments in the country.

The city continues to experience rapid urban expansion, with increasing demand for high-quality residential, commercial, and mixed-use developments. Prime districts such as Maitama, Asokoro, and Wuse have emerged as hubs for premium real estate, driven by a growing population of professionals, expatriates, and high-income residents.

For global investors, Abuja represents a compelling opportunity: a relatively under-supplied luxury market with strong rental yields, significant capital appreciation potential, and comparatively lower entry costs when benchmarked against mature global cities.



Abuja Insights

Population Growth (Abuja)

3.5% – 4.0%

Driven by internal migration, government activity, and economic expansion

Housing Deficit 20 – 28 Million Units

One of the largest housing gaps globally

Capital Appreciation

8% – 15%

Average annual growth

Urbanization Rate (Nigeria)

52%+ and rising

Projected to exceed 60% by 2035

Average Rental Yield (Abuja)

6% – 12% annually

Varies by asset class and location

A Capital Defined by Growth, Demand, and Opportunity, Abuja is an undersupplied luxury market, sustained population growth, and strong economic fundamentals position

Abuja as one of Africa's most compelling real estate investment destinations.

Our Value Proposition

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Najma Investment is built on an investment-first philosophy. Every project we undertake is carefully selected, structured, and executed with a clear focus on return on investment, asset appreciation, and long-term performance. We combine international best practices with local market intelligence to ensure that our clients benefit from both security and opportunity.

Our commitment to quality is uncompromising. From design and materials to execution and delivery, every development reflects a standard that meets global expectations.

At the same time, we recognize that each investor is unique, which is why our solutions are tailored to align with specific financial goals, risk appetites, and investment horizons.





Investment Framework

Our operations are guided by a structured and transparent investment framework designed to meet the expectations of both local and international investors. We adopt globally recognized practices in deal structuring, governance, and reporting to ensure clarity and confidence at every stage of the investment lifecycle.

Investments are often structured through clearly defined vehicles, allowing for efficient capital deployment, risk management, and performance tracking.

Each opportunity is supported by detailed feasibility analysis, defined entry and exit strategies, and professional oversight from acquisition through to asset management.

This disciplined approach ensures that every project is not only well-executed but also financially optimized.



Services

Designed to meet the evolving needs of
modern investors, institutions, and
visionary partners



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Confidence

True luxury is the quiet confidence of
having chosen wisely

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Iconic spaces for
institutions that lead.

Where ownership meets
timeless distinction.

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Corporate Real Estate Solutions



Najma Investment delivers tailored real estate solutions for corporate organizations seeking functional, prestigious, and strategically located assets. We understand that real estate plays a critical role in operational efficiency and brand positioning, which is why our corporate offerings are designed to support both.

From office developments and corporate headquarters to staff housing and build-to-suit projects, we provide end-to-end solutions that align with organizational goals while maintaining the highest standards of quality and design.

Direct Property Ownership



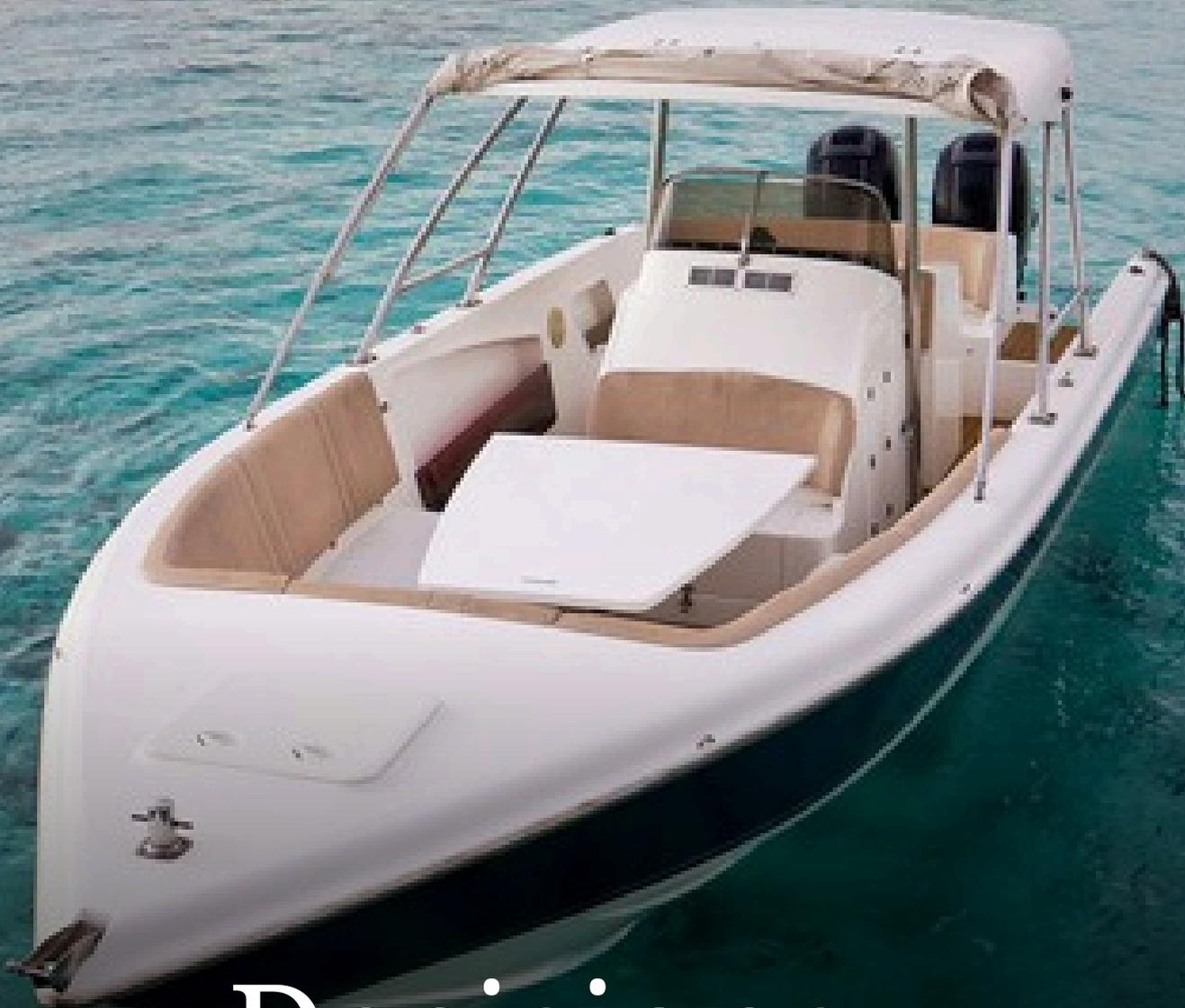
We offer exclusive opportunities for individuals and institutions to acquire premium real estate assets in Abuja's most desirable locations. Each property is carefully developed to combine luxury, functionality, and long-term value.

Our portfolio includes high-end residential developments, commercial properties, and mixed-use assets, all designed to deliver not just ownership, but security, prestige, and consistent financial performance.

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Decisions

A life well lived is built on decisions that endure.

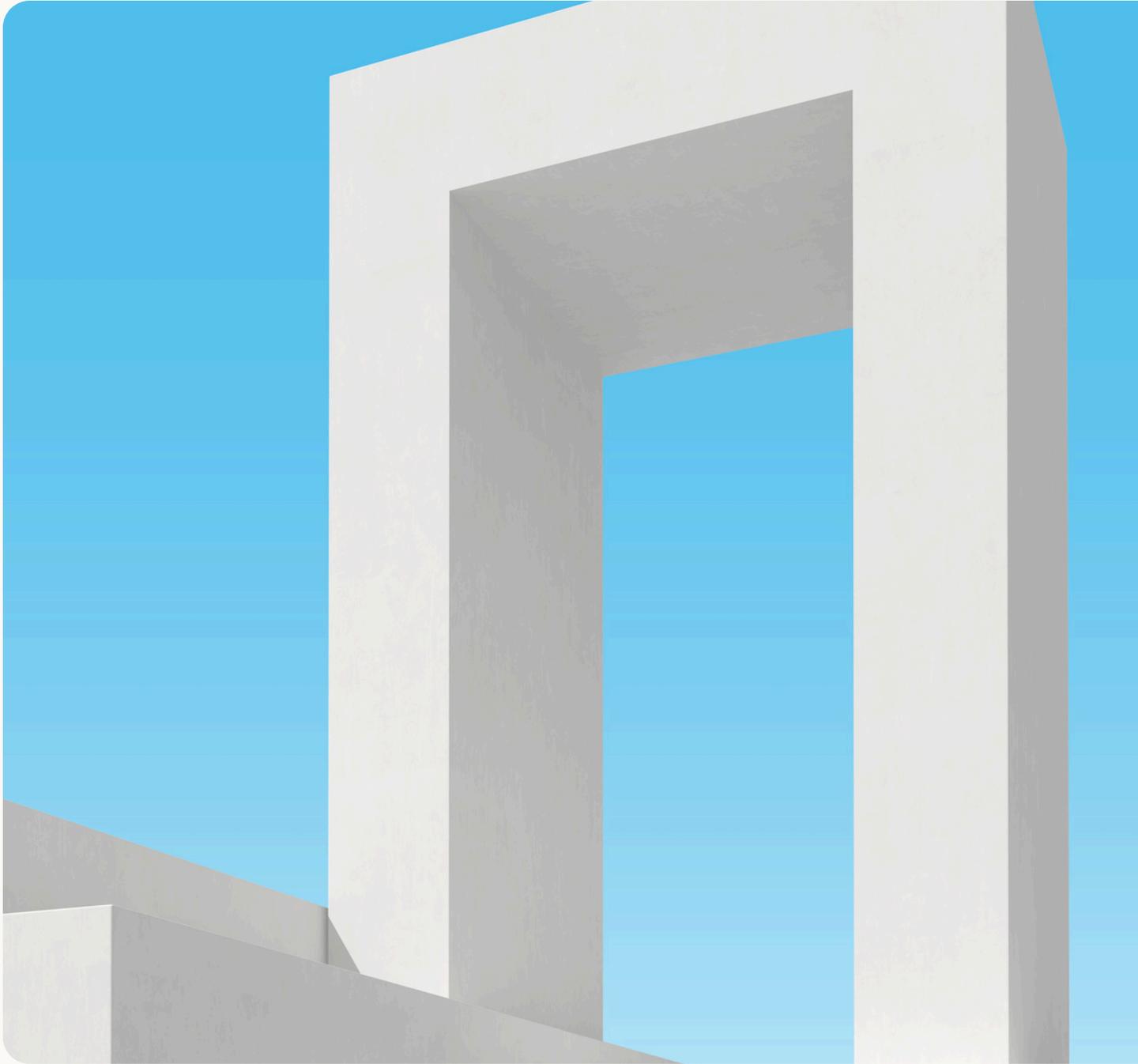
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Where capital meets
clarity and performance.

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Structured Real Estate Investments



For investors seeking exposure to real estate without direct ownership responsibilities, Najma Investment provides structured investment opportunities that offer access to carefully curated assets.

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These investment solutions are professionally managed and designed to deliver stable returns through rental income, capital appreciation, or a combination of both. With transparent reporting and clearly defined structures, investors benefit from both performance and peace of mind.

This offering is particularly suited to High Net Worth Individuals (HNWIs), Ultra High Net Worth Individuals (UHNWIs), and institutional investors looking to diversify their portfolios into high-growth markets.

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Elegance

Elegance is not acquired—it is
revealed over time.



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**Strategic alliances that unlock
unmatched value**

**Flawless management for your
assets because they deserve
exceptional care.**

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Joint Venture Partnerships



Collaboration is at the core of our growth strategy. Najma Investment partners with landowners, investors, and institutions to unlock the full potential of real estate assets through structured joint ventures.

By combining capital, expertise, and strategic oversight, we transform underutilized or high-potential assets into profitable developments. Our joint venture model is built on transparency, risk-sharing, and value creation, ensuring that all stakeholders benefit from the success of each project.

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Property Management



Our commitment to excellence extends beyond development. Najma Investment provides comprehensive property management services designed to preserve asset value, enhance tenant satisfaction, and maximize returns.

Through professional management, maintenance, tenant relations, and revenue optimization, we ensure that every asset continues to perform at the highest level long after completion.

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The Najma Advantage

Every decision is guided by precision,
performance, and the pursuit of
enduring value.

Najma International



Najma Investment serves as a trusted bridge between global capital and Nigerian real estate opportunities. Our International and Diaspora Investment Desk is designed to support investors across the world, providing seamless access to premium assets in Abuja.

We offer end-to-end remote investment solutions, including virtual property tours, digital documentation, and secure cross-border transaction support. Investors are able to participate confidently from anywhere in the world, with access to transactions in major currencies and full transparency throughout the process.



High Yield Opportunities

Nigeria presents a unique value proposition for global investors. Compared to more mature real estate markets, Abuja offers relatively lower entry costs while maintaining strong potential for rental income and capital appreciation.

For foreign currency investors, this creates an opportunity to acquire premium assets at competitive valuations, with the potential for above-average returns over time. As the city continues to grow and develop, early investment positions are expected to yield significant long-term benefits.

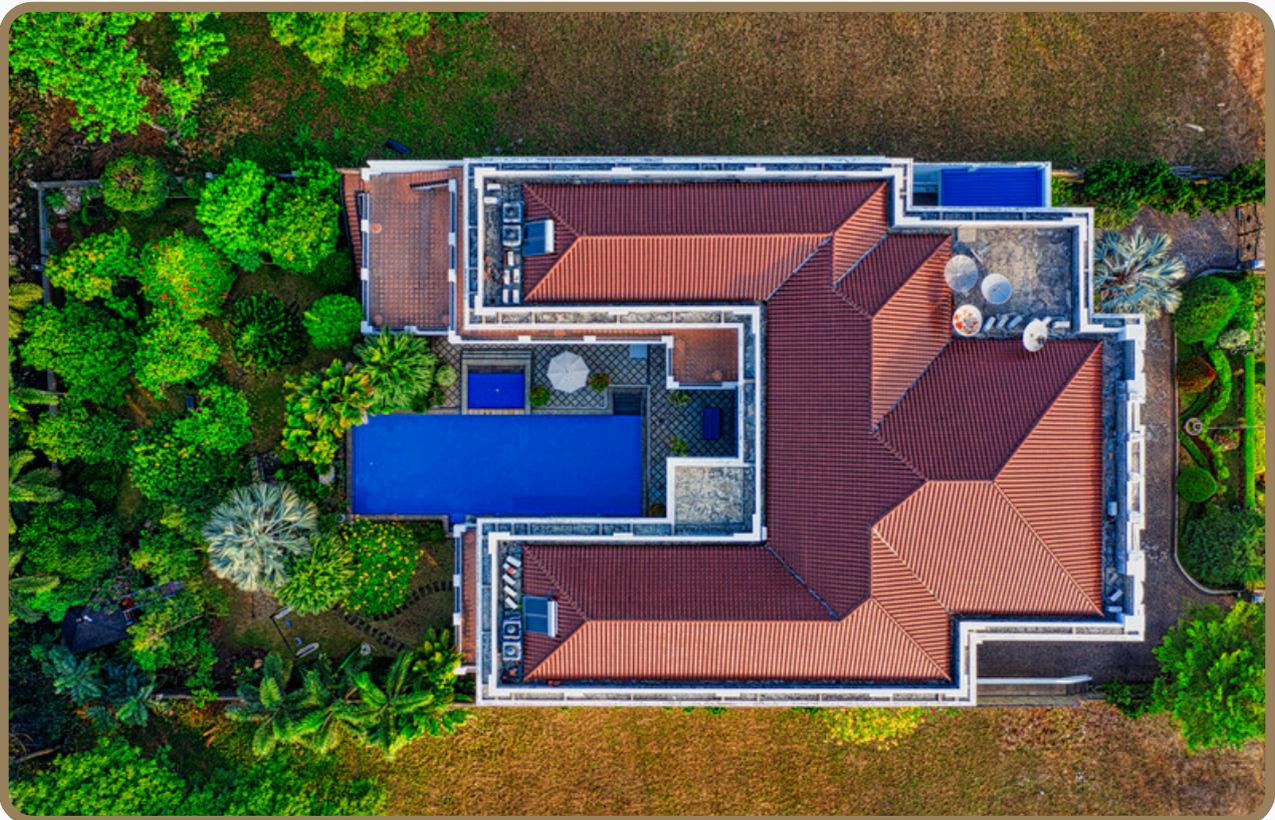
Risk Management & Investment Security

We understand that trust is fundamental to investment decisions, particularly in emerging markets. Najma Investment places a strong emphasis on risk management, due diligence, and regulatory compliance.



Every project undergoes rigorous title verification, legal review, and feasibility analysis to ensure security and transparency. Our processes are designed to protect investor interests while maintaining the highest standards of professionalism and accountability.

Sustainable & Responsible Development



Najma Investment is committed to responsible development practices that consider both environmental and social impact.

Where possible, we incorporate energy-efficient systems, sustainable materials, and thoughtful design principles that enhance long-term asset value while contributing positively to the surrounding community.



We believe that sustainable development is not only a responsibility, but also a key driver of future investment value.





Realized

The finest things in life are never rushed,
only realized.

Our Approach



Our process is defined by discipline, precision, and strategic insight. From identifying high-potential opportunities to structuring investments, executing developments, and managing assets, every stage is carefully managed to ensure optimal outcomes.

We take a long-term view in all our projects, focusing not just on immediate returns, but on sustained value creation and portfolio growth for our partners.





Who We Serve

Najma Investment works with a diverse range of clients, including Ultra High Net Worth Individuals, High Net Worth Individuals, private investors, corporate organizations, and government institutions.

Whether the goal is wealth preservation, portfolio diversification, or large-scale development, we provide solutions that are aligned with both ambition and strategy.



Our Project Locations

Kaba District, Abuja

APDC Capital Estate Phase II features well-designed 3-bedroom apartments and terraces within a vibrant, family-oriented community.

With quality finishes, spacious layouts, and essential amenities, it delivers comfort, convenience, and everyday functionality.



30 Minutes The International Airport



25 Minutes to the Federal Secretariat



Average ROI: 10–15% annually



30 minutes to Central Business District



Shopping Centre



Office Suites



Recreational Facilities



Walking Distance to Kagini Metro Line

A fast-developing residential hub in Abuja, Kaba District offers strategic positioning along major routes with growing infrastructure—ideal for family living and smart investment.

Karmo, Abuja

Diamond Court, Karmo is a premium townhouse development designed for modern living and smart investors.

This exclusive project features well-crafted 3-bedroom en-suite terraces with BQ, combining functionality, privacy, and contemporary finishes.



25 Minutes The International Airport



15 Minutes to the Federal Secretariat



Great Road Network



10 minutes to Jabi Lake Mall



Recreational Facilities



10 mins to Idu Train Station

Known for its rapid development and strategic connectivity, Karmo is fast becoming one of Abuja's most promising residential hubs offering both comfort and strong investment potential.

With a projected 10–15% annual ROI and high rental demand in the area, Diamond Court is more than just a home, it's a high-performing asset in a high-growth location.

Guzape, Abuja

Victory Heights Estate offers limited-edition 6-bedroom en-suite terraces with penthouse rooftops, expansive living spaces, and smart home features crafted for comfort, privacy, and sophistication.



35 Minutes The International Airport



10 minutes to Asokoro District



Penthouse with rooftop



15 minutes to Central Business District



Video doorbell



2 spacious living areas



Intercom



Recreational Facilities



5–20 mins to top schools



12 mins to National Hospital

One of Abuja's most prestigious districts, Guzape is known for its elevated terrain, exclusivity, and stunning city views—perfect for luxury living and high-value investment.



Our Philosophy

We believe that real estate is more than a physical asset—it is a foundation for wealth creation, a vehicle for long-term security, and a legacy for future generations.

At Najma Investment, we do not simply develop properties. We structure opportunities, build partnerships, and deliver value that endures.

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Najma Investment stands as a trusted partner for discerning investors seeking access to high-quality real estate opportunities in one of Africa's most promising capital cities.

Whether you are entering the market for the first time or expanding an established portfolio, we provide the expertise, structure, and global perspective required to invest with confidence.





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