

Digest



Username
A tradition of trust

A Publication of Username Investment Limited

Sept 2023 - Dec 2023

Issue 17



FEATURES

- Projects on Offer
- Explainer Segment
- Project Updates



ASK REUBEN?

Hello Reuben, what are some of the biggest mistakes Kenyans make when investing in real estate?

Biggest Mistakes Kenyans Make When Investing in Real Estate

	MISTAKE	SOLUTION
1.	Ignoring red flags – for example ignoring a notice of land not for sale or land with an ongoing court case.	Avoid purchasing a property with an injunction, court case, a title deed with a caveat or a land clearly written not for sale
2.	Settling on a poor location – this affects appreciation and potential development.	Invest in a well researched location near amenities and developments for you to get value.
3.	Ignoring documentation and professionals	Always ensure you sign a sale agreement and title transfer form.
4.	Making emotional real estate decisions	Invest based on facts, trends and research
5.	Lack of clear investment plans	Always define your investment is it for building a home or for future investments
6.	Short term investment approach	Real estate is a long-term investment that appreciates over time and the potential for development as opposed to short term benefits

To avoid all these mistakes, it is important to educate yourself, seek advice from experienced investors or professionals and take a caution when it comes to real estate investment. Remember to always invest from a point of information.



Invest with us this festive season and
get rewarded with a shopping voucher

Valid from 15th Dec 2023 - 31st Jan 2024

SMS 'PLOT' TO 20321 / CALL 0725 000 222



*T&Cs Apply



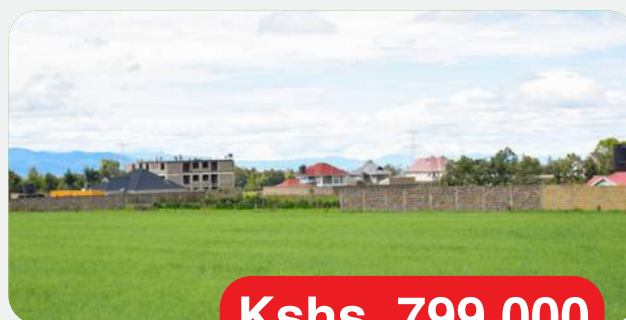
PROJECTS ON OFFER



Kshs. 470,000

The Domain, Kisumu Dala

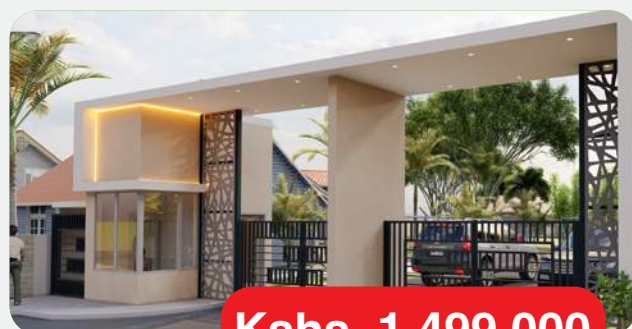
Located along the Mamboleo - Miwani road, just 20 minutes drive from Kisumu City and Airport



Kshs. 799,000

The Delight - Nakuru

Located 300m off Nakuru - Eldoret highway, near Salgaa Town



Kshs. 1,499,000

Serenity Springs - Lanet

Located in Lanet, a 20 minutes' drive from Nakuru City



Kshs. 3,199,000

Royale Court - Juja

Located only 25 mins drive from Nairobi CBD and 2 km from the Thika Superhighway.



EXPLAINER SEGMENT

HIDDEN COSTS WHEN BUYING LAND THAT YOU NEED TO KNOW

When purchasing land, it is easy to focus on the purchase price and forget about other additional charges that may arise in the course of the transaction. Are you aware of some hidden costs when buying land that could cost you more? Below is a list of some hidden costs that you should be aware of. However, when you invest with Username you don't pay more because prices are inclusive with no hidden charges.

1. Stamp duty

This is the tax government places on legal documents, usually in the transfer of assets or property.

2. Legal fees

This is the fee paid for legal services during a land transaction.

3. Registration Fees

This is paid to the Lands Registry for purposes of making the entry into the registry and title printing costs.

4. Rates and Rent

This applies in leasehold properties and is payable to respective county governments where the land is situated.

5. Consents of transfer

This is an irrevocable written permission of the relevant Authority, Proprietor, Manager or any other interested person before any dealing with respect to a specific piece of land can be lawfully registered.

6. Valuation Costs

The cost of analysing a property to determine its market value.

7. Title deed search cost

The cost of retrieving documents showing events in the history of a piece of property to determine details and regulations concerning it.

8. The cost of value added on the land

These includes the costs of grading roads, drilling boreholes, fence, fencing and put a fence and a gate.

9. Land/Plot Viewing fees

This is the fee charged when you express interest to go and view a plot of land before purchasing. In most cases some companies charge Ksh 500 or Ksh 1,000 which is non-refundable.

PROJECT **UPDATES**

The Vineyard - Ngong



The construction of an exquisite estate gate at The Vineyard Ngong is now complete.

Havanna Estate - Nakuru



Construction of an elegant estate gate, perimeter fence, grading and murraming of internal access roads are also complete. Few plots remaining at a cash offer of **Ksh 750,000**

The Royale Court - Juja



Construction of an estate gate with a gatehouse, perimeter wall, grading and Murraming of access road and pipe water connection now complete

Serenity Springs Lanet



Value addition works have started at **Serenity Springs - Lanet** a prime project located 20 minutes' drive from Nakuru and touches Nakuru-Ol Kalou tarmac road.

- Beaconing - Done
- Perimeter Fence - Ongoing
- Grading, murraming and compacting of access roads - ongoing
- Remaining works - Estate gate construction

Eighth acre plots available at **Kshs 1,499,000** only.

PHOTOS

USERNAME INVESTMENTS LAUNCHES NAWIRI PAMOJA, AN INITIATIVE TO BUILD COMMUNITIES

Nawiri Pamoja is an event that aims at bringing together investors to build a community within a project.



Nawiri Pamoja Event at Woodcrest Estate - AthiRiver



Nawiri Pamoja Event at The Vineyard - Ngong



Nawiri Pamoja Event at Ngong Blossom



Nawiri Pamoja Event at Ngong Crescent

QUARTERLY TRAININGS



Username Investments Team during Customer Experience Training



Username Investments Team during Human Resource Training

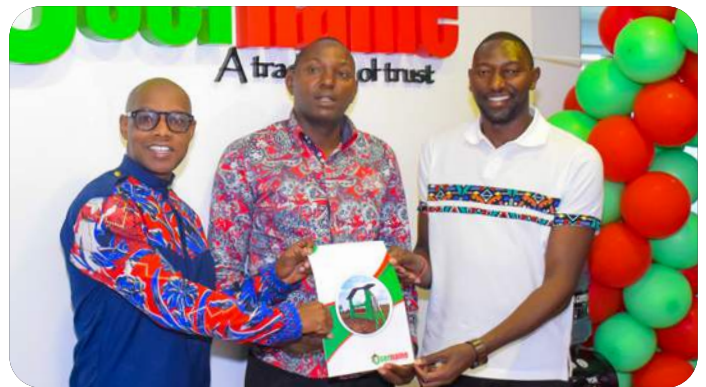


Username Team during First Aid Training

CUSTOMER SERVICE WEEK



Username Investments Team During 2023 Customer Service Week



Username Investment Clients Receiving Title Deeds During Customer Experience Week



Username Team attending a Gym Session During Customer Service Week



Username Investment Team pose for a Photo During Customer Service Week

CELEBRATING EXCELLENCE



Eleine Mueni
Employee of the Month
November 2023



Victor Luvega
Employee of the Month
November 2023

CONGRATULATIONS FINANCE TEAM FOR YOUR RECOGNITION AS DEPARTMENT OF THE MONTH NOV 2023



CONGRATULATIONS REUBEN KIMANI, CEO, USERNAME INVESTMENTS ON YOUR RECOGNITION AS A KENYAN CHANGEMAKER IN EDUCATION BY TUKO



Reuben Kimani (centre), CEO, Username Investments, beside him is Julia Majale, MD TUKO and Jacob Otieno, Managing Editor, TUKO.

USERNAME IN DIASPORA



Username Investment Team in South Africa, Cape Town After Arrival to Meet With Clients



Username Investment Team Engaging Clients in South Africa



Gabriel Ombati, Sales Manager, addressing Kenyans in South Africa and Guiding Them on How to Invest Back Home

THAMINI AWARDS



Username Investment Limited Staff Members Who Were Awarded Various Prizes During Thamini Awards



Username Investment Directors Posing for a Photo After Handing Over Car Keys to Esther Naima, Asst. Sales Manager, After She Won Employee of The Year Award



Esther Naima, Asst. Sales Manager, After She Won a Brand New Car During Thamini Awards



Gabriel Ombati (left), Sales Manager, presenting an award to Augustine Kamau one of the winners during Thamini Awards



Username Team Dancing During the Thamini Awards



Username Investments Team During Thamini Awards

SALES AWARDS



Julius Karanja, Director, Awarding Eleine Mueni, Asst. Sales Manager, for Being the Most Improved with Target Hit



Julius Karanja, Director, Awarding Esther Naima, Asst. Sales Manager, for Being The Most Improved with Target Hit Twice in a Row



Joseph Gitonga (left), Director, Awarding Victor Luvega, Customer Relationship Manager, for Closing the first Cash Sale at Serenity Springs Lanet Project



Perpetual Wanja, Human Resource Manager, Awarding Robert Minza, Field Sales Executive, for Hitting his Target



Reuben Kimani, CEO, Awarding Soon Gikanga, Client Relationship Manager, for Being the Most Improved with Target Hit



Reuben Kimani (right), CEO, Awarding Gabriel Ombati, Sales Manager, for Hitting His Monthly Target



Joseph Gitonga (left), Director, Awarding Allen Mugambi, Customer Relationship Manager, for Being the Most Improved with Target Hit



Dorina Mirembo, Sales Manager Awarding William Swai, Finance Control Officer, for Being the Best Presenter

HEAD OFFICE

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Church Road, Westlands.

NAIROBI TOWN OFFICE

International Life House, 6th Floor,
Mama Ngina Street, Nairobi.

NAKURU TOWN OFFICE

Assumption Centre, 4th floor
Moi road, Nakuru.

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