

Digest

A Publication of Username Investment Limited

July 2018 - September 2018

Issue 3

FEATURES

- Word from the CEO
- Product review
- Employees of the month
- Investment Advice



1st Prize as the Best Land and Investment Company at the 26th Kenya Homes Expo



Best Land Agent in the use of Digital Solutions to Enhance Customer Experience

MESSAGE FROM THE CEO



Dear Stakeholders,

Thank you for your efforts demonstrated for the past nine months, your teamwork and ability to form long-lasting relationships built on trust are the basis on which our success as a company is anchored. As we continue to commit to empower you to own land by the close of the year, I am encouraged by the fulfillment of our mission of providing the current and upcoming generations with a place they can call home.

Rose Moraa, one of our clients, purchased a piece of property in June and in September, the construction of her home in Springfield-Nakuru Phase I was halfway complete. This is what we are here for, not only to sell land but to ensure our clients see the value for their money by empowering them to own affordable land that can be transformed into homes.

The success of any organization is measured by the impact it has made to its clients. At Username, we pride ourselves in having offered over 2000 clients a place they can call home since the beginning of 2018. This makes the number of homeowners rise to over 5,000 since we began operation in 2013. We believe that the remaining 3 months of the year, we will have more Kenyans own property. We are looking to have a memorable 2018 to all our clients.

Our focus in July was in Nakuru due to the rise in demand for land in Nakuru County. We commit to providing land in areas that our clients are interested in investing. Nakuru is the fastest growing town in East and Central Africa according to the United Nations and this town has continued to experience a massive growth of infrastructure. We offered Springfield-Nakuru, a property whose increased demand saw the project launched in three phases. This opportunity continues to open up counties for investment especially for the young people who are moving to urban areas in search of employment.

We continue to diversify our marketing strategies to ensure we reach out to every Kenyan and also make it easier for everyone to efficiently make land purchases. In July we were in the United States of America meeting with our clients and showcasing our affordable investment opportunities in land. We continued with our diaspora tour in August to the United Kingdom where we attended several events and met with Kenyans who are working and living there and have a desire to settle back home upon retirement. These efforts have allowed our diaspora clients to purchase genuine land in Kenya. They can easily do so through our innovative website that allows for the online purchase of land.

I am glad because this innovation bore fruits that saw Username Investment Limited win an award for the best land agent in the use of digital solutions to enhance customer experience, during the Digital Inclusion Awards held in September. We appreciate everyone who voted for Username Investment. This support was not only relevant to winning the award but a strategic backing of the company's vision of being the best and the most preferred real estate company in Kenya and the region.

Thank you for being part of Username Investment Ltd. and for your contribution to ensure we deliver excellent products and services to all our clients. We look forward to more success stories as we end the year in style when we all jikamatia a plot.

Sincerely,
REUBEN KIMANI
Chief Executive Officer.

INDUSTRY NEWS

Continued investment in infrastructure leads to growth in real estate

The National budget for 2018/2019 Financial Year allocated infrastructure the biggest amount of funds standing at Shs112.99 billion, Transport Sh90.42 billion while energy was allocated Shs 59.89 billion and in total, development will take 38.99 percent of the national government's total allocation. This is a huge support towards the growth of our economy which will encourage the private real estate sector to open up investment opportunities in areas close to urban centers which have been faced by lack of basic infrastructure causing potential investors to postpone their development plans as they await the development of infrastructure in such areas.

In a majority of discussions around The Affordable Housing Agenda, infrastructural growth has been mentioned as the key factor that creates a conducive environment that will open up areas close to urban centres for real estate development.



On 13th August 2018, The Deputy President launched the Ngong-Ewaso Kedong-Suswa road in Kimuka shopping Center that is to be upgraded to Bitumen Standard. The 70 kilometer road has an allocation of 4 billion and has a working timeline of 24 months. The road is one of the over 300 kilometers of roads being done within Kajiado County. This development will cause the prices of property in Ngong to increase further and those who invested in this area will soon reap the benefits. It is therefore advisable to invest in an area early before infrastructural growth is wholly achieved because properties are affordable but once development is fully achieved, the prices skyrocket.

In the case of Ngong, County Land Prices Report in April indicated that Ngong town closed 2017 at an average of Kshs.18.9m an acre, up from Kshs.10.3m at the close of 2012, recording the highest growth in 2017, at 12.9 percent. Ngong Town has attracted the middle class who are retreating from Nairobi 's noise, pollution, congestion and hiked land prices, and keen to invest in the affordable and serene area of Kajiado County. Most of the town's residents are Nairobi commuters, drawn by the town's mix of commercial and residential developments and easy availability of building materials from quarries which provide stones for construction. Ngong town also has plenty of water from underground reservoirs.

Another focus area is Naivasha. Phase 2A of the 120km SGR is already underway from Nairobi to Naivasha, speculation is set to raise the land prices in all the areas that it will pass through. These areas include Mai Mahiu, Longonot, and Naivasha. In addition to this, the Parliament approved and allocated Kshs 3.4 Billion towards the construction of the Mega Industrial Park and freight exchange popularly known as Naivasha Dry port in Naivasha in April this year whose production units will be linked to markets by Phase 2A. This will be of advantage to all the investors who will invest in Naivasha this year.

In conclusion, the country is visibly experiencing infrastructural growth at county and national levels and economic stability after lasy years elections. Investors should look out for areas that will soon experience booming growth through analysis of upcoming projects from the national and county governments, trusted real estate companies are also keen to conduct research and inform clients of upcoming projects and offer affordable properties in such areas. This will allow every investor to have a share of a property in the growing areas because once the infrastructural projects are completed, such properties will be unaffordable. This is the right time to grab these opportunities.

PRODUCT REVIEW



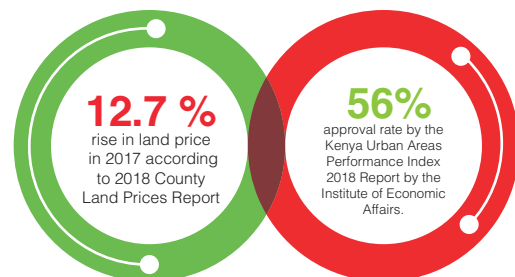
Luxuries can only be acquired at a high expense, however, Springfield-Nakuru project is a goldmine that came affordably in a town that is acquiring city status. This former capital of the Rift Valley province, is marked as the fastest growing town in Africa by the United Nations. Commonly referred to as an Affordable Luxury, this piece of jewel is only 20 minutes' drive from Nakuru Town along Nakuru-Eldoret highway and 1 kilometre from the tarmac.



Springfield-Nakuru provided a piece of land that can be comfortably transformed into a home. One of our clients, Rose Moraa, who purchased a plot in Phase one of the project in June, has already begun construction of her home. In 2 months, the house will be complete and she will forget about paying rent and focus on other development projects.

Strategically located near the famous Gicheha farm and Nakuru Teachers Training College, Springfield- Nakuru was launched in three Phases, Phase I was rolled out in June, Phase II in July and the rise in demand saw the launch of Phase III in September. The eighth acre plots in Phase I & II came at an affordable price of Kshs 429,000 and the first 100 cash buyers received an offer of Kshs 399,000 instead of Kshs 429,000, a Kshs 30,000 discount.

Phase III was launched in September at an introductory price of Kshs. 429,000. Cash buyers received a Kshs 9,000 discount during the Open Day held on 15th September. This was one of a kind opportunity to own land in the county of diversity that saw the prices of land rise by an average 12.7 percent in 2017 according to County Land Price Report 2018.



This was a well-selected project in a county that has been ranked as the second-best performing urban area in the country according to the Kenya Urban Areas Performance Index 2018 Report by the Institute of Economic Affairs. Nakuru had an approval rating of 56% and it continues to grow. The project value adds include perimeter fence, estate gate, graded access roads, water and electricity.



OPEN DAYS

SPRINGFIELD - NAKURU PHASE 2



THE VANTAGE - NAIVASHA





SPRINGFIELD - NAKURU PHASE 3



Username Investment provides an ample opportunity in every project for you to physically view the land, interact with staff members and fellow investors. This is part of the due diligence process of ensuring that investors view the beacons and value additions before they make purchase. We provide free transport and food to all our clients who attend Open Days.





Username Investment Ltd. non-sales staff members

CONVEYANCE TRAINING



Customer Experience Department : From left Alice, William, Julius, Rita, Carol



CLASSIC 105 HOMES & AUTO EXPO



CREDIT CONTROL TRAINING



Members of staff receiving with their certificates after the Credit Control Training

TEAM BUILDING





From left in Red Team (The Mossad), In Black Team (The Spartans), In Green Team (The Volcanoes)



Mr and Miss Username 2018/2019



Team Spartans won the 1st Prize for best group in Team Building activities



Team Building organizers and facilitators.



Username staff members posing for a photo after the Team Building dinner.



Gear up for 2018/2019 Thamini Awards!

Recognising and celebrating
outstanding performances.

**Everyone stands a chance to win.
Will it be you?**

MARKETING DEPARTMENT ARTICLE

“Awards mean absolutely nothing if you don’t get it. If you get it, they’re the best thing in the world”, Mikkelsen Mads

Today’s customers have access to a lot of information on products and services which have been attractively packaged to suit their needs, they are simply spoilt for choices. How then do we make our products stand the chance of selection from the market? This is only possible through seeking to understand what clients are looking for, noting down their requirements, presenting the brand behind the product and successfully offering a product that meets these needs.

No matter how attractive a product looks like, clients will prefer purchasing from a brand that has been recognized and awarded for exemplary performance

in the industry. Awards go a long way in improving the brand’s believability and awareness which serves as a free marketing tool that positions a brand as unique and impactful.

We are glad that Username bagged an award at the just concluded Digital Inclusion Awards as the best land agency in the use of digital solutions to enhance Customer Experience. This is an additional brand confidence built this year where we were awarded The 2018 Best Land and Investment Company from the 26th Kenya Homes Expo held in April.

We have made efforts to ensure that Kenyans in the diaspora invest back home with Username through reaching out to them through our diaspora tours. We reached out to Kenyan living in the United States of America in July and United Kingdom in August. This trips aimed at reaching out to Kenyans who have been looking to invest back home but have no concrete details on the genuine investment opportunities available. They are now proud to have invested with a real estate company that is recognized and awarded in their home country.

Outstanding performance that brings awards and recognition is the best thing a corporate can have in the current industry and we are glad to have been awarded in the past nine months.



From Left: Joseph Gitonga, Reuben Kimani & Ronald Kemei receiving the award for Best Land Agent in the use of Digital Solutions to Enhance Customer Experience during the Digital Inclusion Awards gala dinner held on 14/09/2018



Sales Team members engaging clients during the Springfield - Nakuru Phase 1 Open Day

DIGEST TAKE FIVE

“Most people think ‘selling’ is the same as ‘talking’. But the most effective salespeople know that listening is the most important part of their job” Roy Bartell. This summarizes Username Investment Ltd. Sales Department that has an in-depth understanding of the products offered and possess the ability to package the product information to meet potential clients need.

The Sales Department is comprised of skilled and talented Client Relationship Managers (CRMs) who are the direct link between the company and clients. They provide information and facilitate the documentation process to clients. The Sales Team is headed by Joseph Gitonga, Director and Head of Sales and Marketing with the help of Gabriel Mwakasenge and Dorina Mirembo the Sales Team Leaders. In unison they help us comprehend the critical roles played by the department towards the achievement of Username’s mission of providing the current and upcoming generation with a place they can call home

What is your normal day as a department like?

The Sales Department is focused on engaging both potential and existing customers on a regular basis. This could be on email, phone calls/texts and/or meetings. A sales person schedules to not only market the company products, but also offer excellent customer service to the existing clients. On a daily basis, the department is focused on bringing more customers on board and as well ensuring the existing ones are happily satisfied with our services.

Your proudest moment as a department was...

In the month of March 2017, we hit and surpassed our monthly target. It was a proud moment to see us sell out two projects in one month with a good number of customers clearing payments on time.

What keeps you going day by day?

A happy customer will not only come again; they will also bring someone along. We work hard daily to ensure our customers are at peace. We get excited when we sell out new products fast and all our customers are happy with the services.

What does it take to be in Sales?

It needs persistence, discipline, dedication, sacrifices and passion. This department requires someone to always be in their best moods, sound convincing and believing in what they are selling. It is a very active department where staying relevant keeps you in the game.

What should we expect from the Sales Team department in the near future?

The team is passionate and quite skilled in different capacities. We see a tomorrow full of promises and greater service deliveries. We have mastered our strengths and able to manage our shortcomings. We not only foresee fast product sell out, but also expand our areas of reach in the market. The team spirit is exciting with several beacons of hope. Our able leadership is focused on taking over the diaspora market at the earliest time possible. We are laying down the structure and necessary plans. We can only promise the best reach.

One word to Username Investment Ltd clients...

Thank you for believing in us. Thank you for your valuable patience before, during and after every transaction. You have given us accolades; we give you the honor.

CREDIT CONTROL DEPARTMENT

For any business to thrive in this day and age, it ought to consider offering products and services on credit since this gives room for customers who do not have cash to still buy the product and complete payment at a later date. Any credit sales come with benefits and a fair share of risks, the biggest being default risk. Polycarp Igathe once said "in every business, profit is an opinion, cash is a fact". Any time a customer defaults, it only means that the company is short of liquid cash which has a negative implication on the operational & investment activities of the company.

At Username the Credit Control Department is charged with many responsibilities one of which is curbing default risk at the earliest by ensuring that clients comply to the payment option they subscribed to. This is achieved through a cordial relationship between the Finance Collection Officer and the Sales Personnel who are in direct contact with the Customers.



ACCOUNTS DEPARTMENT

Username Investment Limited has earned the trust and confidence of customers/investors by fulfilling its promise of delivering title deeds in a timely manner. Our role as the Accounts Department has been supporting the company goals and influencing good financial decision-making, which makes a big impact on the quality and speed of business decisions and financial results that support the company in its goal to survive and thrive financially.

By providing Insightful financial information, we help to create a clear link in the different departments about what our financial targets are, the actions/steps that can help us to achieve those goals and further opportunities the business can explore once those goals are achieved. Also, by facilitating effective day-to-day transactions processing, we support the larger goals of the organization. Last but not least, as a department, we take pride in the fact that our customers know that their money is being managed by smart people who know exactly what's going on at all times.

ICT DEPARTMENT

"Imagination is more important than knowledge. For knowledge is limited, whereas imagination embraces the entire world, stimulating progress, giving birth to evolution", Albert Einstein.

The ICT Department imagines how well investment can be done without physically visiting the property but increasing access to automated and genuine information about properties. We design user-friendly platforms that inspire progress of having an evolved real estate industry that embraces use of technology to increase efficiency to clients and also internally. We envisioned having a website that provides automated layouts, efficient and secure payment method and online booking of site visit at the beginning of the year. The department has successfully done this and we are proud that this innovation has earned the company an award as the best land agent in the use of digital solutions to enhance customer experience.

As we head to the last quarter of the year, we are in the process of having more innovative platforms that will increase efficiency to our customers and staff members.

SALES DEPARTMENT

The sales department is vital in every organization. Sales people are the link between an organization and its customers; both existing and potential. They also bridge the gap between customer needs and the product/service that fulfills the need. At Username, the sales team focuses on making a customer instead of just making a sale. This is because we consider our customers a part of our organization and want to ensure they are satisfied. To us, a satisfied customer is the best business strategy since they will give recommendations about us and refer friends. In conjunction with other departments, we ensure that every customer we meet is given the best experience during the sale and after sale service.

CUSTOMER EXPERIENCE DEPARTMENT

Good customer experience is often the little details that the client recalls even more than the product they purchased, or the service delivered. A good customer experience will make the client a walking advertisement. As the CE team, we believe that a brand is defined by the customer's experience where the experience is delivered by the employees hence at Username Investment Ltd we strive effortlessly to offer first class customer experience to all our clients. A client is the most important visitor in our premises, he or she is not dependent on us, but we are dependent on him/her. They are not an interruption in our work but the purpose of it. They are not outsiders in our business but part of it. A satisfied customer is the best business strategy.

Benefits of Good Customer Experience

Loyalty/Customer retention: good customer experience makes the client feel like a part of the company hence loyalty to the brand and not shifting to competitors. In business terms

customer retention is cheaper than customer acquisition

Referrals/Word of Mouth: A satisfied customer is the best marketing tool a company can have. Customers remember the feeling they get from a product than the product itself. Good customer experience creates a feeling that clients would want to share.

Customer Insight: Knowing our customers' perspective of our brand/industry is key in customer experience as this helps us to respond to customer issues in real time, know their dissatisfaction points and help understand their behavior.

Customer Needs/Company goals: by taking in the customer's perspective we align our core strategies, policies and goals to our customer's expectation creating perfect business harmony.

Staff Satisfaction: Our Company's first customers are the staff and by providing proper training, engaging and motivating our employees, we create an easy pathway to our external customers' satisfaction.

PROJECTS DEPARTMENT

The three key deliverables in project delivery are time, cost and quality and these must exist in a delicate balance for a project to be rendered well done. Any disequilibrium has serious business consequences and preventing this is the specialty of the Projects Department at Username Investment Limited.

The department further establishes frameworks through which projects are done, tracks and reports project progress, implements economies of repetition, mitigates risks and errors, spearheads the technical maintenance of projects (replacements and repairs) for two years after their launch, provides logistical support to other departments and provides continuous oversight for project plans.

Using a methodical approach, we monitor all technical tasks to guarantee value because as Sherald Crew put it, "The bitterness of poor quality remains long after the sweetness of low cost is forgotten."



HR & ADMINISTRATION DEPARTMENT

The Human Resource Department has been very engaging in the third quarter of the year. The company is planning on expansion to Nakuru and there were new job positions and opportunities advertised for both internal and external applicants to consider applying. We are in the process of conducting the remaining interviews to fill in the positions. We believe that this process will add the most skilled persons to Team Username who will steer the vision of Username Investment Limited.

We also held our annual Team Building event in September which was very educative, fun-filled and employees came back to work refreshed, re - energized and ready to tackle their tasks in the last quarter of 2018 as a Team. This event was significant in helping us appreciate each staff member at individual level which goes a long way in building our cohesion. We are looking forward to the last quarter of the year and end the year in style during the end of year party.



EMPLOYEES OF THE MONTH



RITA KANANU

Customer Experience Department
July 2018

Rita is a take-charge person who is able to come up with creative ideas and solutions in the course of her work. Rita does an excellent job by continuously and actively seeking information that can help the company improve service quality in client documentation.



SYLVIA MUHIA

Sales Department
August 2018

Sylvia is a friendly, outgoing and a sociable character. Five months into the business, she posted a significant improvement over the time. Armed with a positive spirit and disciplined work approach, she learnt the ropes and recently developed a personal sales strategy with short term and long term goals as well as work plan to achieve the targets.



SUSAN WAMBUI

Marketing Department
September 2018

Susan is a good timekeeper, disciplined in her work and organized. Susan has managed to secure a number of public magazines and websites that have featured Username as free publicity.

She is instrumental in providing competitor analysis reports and writing Username related articles for pitching to media houses.

QUOTES

I am glad that our motivation since the beginning of the year has been to create impact and empower as many people as possible. Our goal is not only to sell land but to empower generations to have places they can call their own. We are also encouraging young entrepreneurs to take action and follow their passions and impact communities. We are grateful for the support accorded to us by stakeholders, clients, staff members, suppliers, and everyone. Our success is anchored on your relentless efforts and we promise you better and bigger strategic projects as we near the close of the year. Thank you for being part of our success.

Reuben Kimani, CEO

Time is a substance that defines all of us and a river that carries us along. The river flows from its source to the ocean, throughout the journey it brings life to every place it goes through and creates a lasting impact. No river retracts back to its source rather the flow grows stronger until it reaches the ocean. Our journey with our clients since the beginning of the year has been transformative and empowering and we are not retreating until the end. We are here to transform lives through an experiential journey to land ownership. At Username, we are that river that has maximized three quarters of 2018 giving our customers life and a unique experience in investment, the remaining months can only get better with our First Class Customer Experience full of life.

Julius Karanja, Head of Finance and Customer Experience

The 3rd quarter of 2018 has come to a close. As Username family, we are extremely excited for the milestones we have made in pursuit of our business agenda. This year, we have made tremendous progress in our journey to providing our customers with a wider range of affordable investment opportunities. In addition to launching new projects in our traditional areas, we have provided more choices in new areas such as Nakuru County where we have already sold out a number of projects. As Nakuru gains city status, we are looking forward to opening an office which will help us serve our growing clientele base in the region more efficiently. We also hope to launch more projects in this quarter and issue more title deeds. We are proud that through the kind support of our loyal customers, we are achieving our Vision of becoming the best and most preferred real estate company in Kenya and the region.

Joseph Gitonga, Head of Sales and Marketing

CLIENT TESTIMONIALS



My name is Rosemary, I live in Ngong and have son called Mark. I have a habit of investing in things that add value to my life. I found out that investing in land adds value financially and I decided to invest for my children. In Username I found affordable products and I have decided to invest for my son Mark in The Vantage Naivasha. This project is prime, affordable and in a good location. I love the place and Username allows you to pay in installments of up to 1 year. My son is a proud land owner and I am a proud land owner because of Username. We thank you Username, we are proud of you.

Rosemary



"This is my second title deed and I am happy because Username empowers the lower income earners to own land. I encourage each one of us to invest with Username. Huko hakuna ulaghai, it's a real thing. I am a proud landowner thanks to Username,"

Joel O.



"My name is Victor from Kahuna Self-help Group. Tulinunua shamba kutoka Username sides za Konza, tukalipa na mkatupatia discount, tukafurahia. Kule chini kuna chama ndogo ndogo na ningetaka kuencourage hata wao, wanunue shamba kutoka Username. Mimi nitawaongelesha marafiki zangu wainvest ana pia mimi nitanunua yangu binafsi. Tunashukuru sana."

Kahuna Self-help Group.

We appreciate you!

Username is a customer centric organization. We recognize that everyone is directly or indirectly involved in customer service. We focus on offering first class customer experience in order to develop, maintain and grow customer relationships to achieve strategic objectives. We continually provide a platform for organizational sustainability and potential expansion. Good customer service reduces cost and maximizes income because a happy customer will bring along another customer. Referrals are the surest way of growing client database without expenses reason being information shared by a third party is more credible and results in increased customer satisfaction leading to enhanced reputation, customer recommendations and ultimately increased revenue.

We appreciate the fact that good customer service is about meeting the customers' expectations, promptly, politely, professionally and right first time. It is about delivering a high quality, product or service in a friendly, approachable and efficient manner. No matter how great your product is or how talented your staff is, one of the things that customers are most likely to remember is the direct interaction they have with your company. Bottom line, your customer service team is often the face of your company, and customers' experiences will be defined by the skill and quality of the support they receive. A strong company will already have great customer relationships. But a smart company will always be asking "What is good customer service?" If we are not constantly on the lookout for opportunities to improve our customer service, then our relationships will stagnate.

The International Customer Service Week will be held from 1-5th October and the theme is "Sustaining Customer Experience Excellence". This is pegged on the belief that customer service is not having a onetime excellent interaction with clients rather it is having the ability to consistently provide the same level of service to your client day in day out across all departments. This will raise customer expectations towards a company, increases their satisfaction and motivate them to come back tomorrow.

This year we will celebrate the CE Week together with our internal and external customers in the most excellent way. There are lots of surprises for all both in office and on our social media platforms, our success as a company is pegged on our ability to sustain excellence in how we provide our services.

Have an experiential Customer Service Week!

INVESTMENT ADVICE



The topic of investment has for a long time been viewed as giant that needs the aged and the experienced to conquer it, however, there is no best and worst time to begin investing. The strategy to having a successful investment journey without much struggle is as below;

Start Small

You do not need to have a lot of money in order to start making investments. You can start with the little amount you have as you grow your way up. You can start investing with as little as Kshs. 10,000 and gradually you will have enough money to purchase assets and even invest in businesses.

Research on your area of interest

The market is filled of diverse areas where you can put your money for growth ranging from Stock market, Sacco's and with the most viable of all being the Real estate. You should have enough knowledge of where you want to invest in, this includes interacting with friends and professionals in these areas. You should also know the amount of returns the investment will give you and over what period of time, this will equip you with solid information of the benefits of engaging in the area of investment of your choice.

Seek guidance and help

You may not have ideas on where to invest but there are firms and institutions who have the knowledge, capacity and experience to help you make the right investment decisions. You can approach these firms and see what they have to offer some even do investments on your

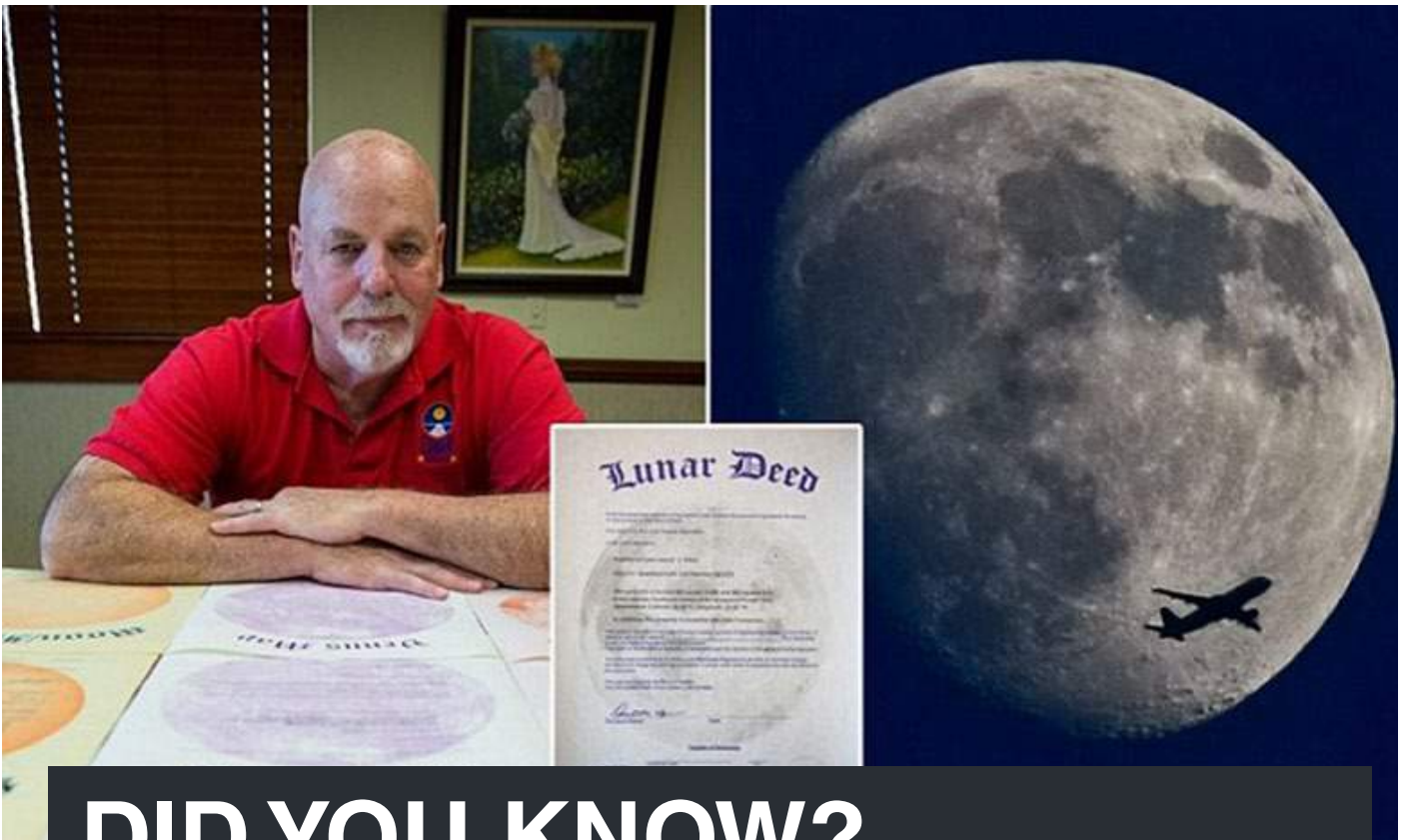
behalf. This help you to make calculated investment decisions that will result into successful ventures in real estate investment. In an area such as real estate you may approach a real estate company that is well known in offering genuine properties and delivering title deeds to clients.

Have an investment plan

Before putting a shilling in any investment, set the stage for sound investing. First, set up a budget indicating all your capital and recurrent expenditure. Once you have done this you will be able to know what you can set aside for investment and plan accordingly. At the beginning of the year you may set up a plan of purchasing a piece a property and commit to make the purchase before the end of the year. This will enable you to measure how progressive your investment plan is and how close you are towards the achievement of your goals. This will prepare you for the positives and the risk measures associated with your investment plan.

Diversify your portfolio and keep expenses low

Keep your expenses low when you're learning how to invest. Even if you have great investment returns in one year, high expense ratios can slash your returns on investment. To the young people it is advisable to consider an investment that has fewer expenses as compared to an investment that has recurrent expenses and you may lack a consistent source of income to sustain it. In such as case land investment is a sure investment that appreciates in value without incurring expenses.



DID YOU KNOW?

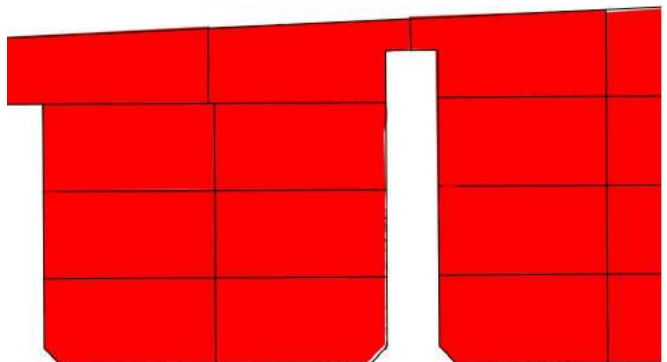
A businessman claiming to sell acres of land on the moon has made more than \$10 million from the venture. Dennis Hope, 66, says he exploited a loophole in the 1967 UN Outer Space treaty to claim ownership of the lunar landscape. He then divided it into plots and sold them in his local bar and over the internet via his company, Lunar Embassy, for \$20 an acre, or \$25 including mineral rights.

HOW YOU FEEL AFTER POSTING A FULL PAYMENT



BRAIN TEASER

What is the missing plot number?
1, 2, 6, 30, 68, _?_



1	2	6	30	68	?
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