

Digest



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Issue 24



Timing is everything in real estate.

Whether you are buying your first plot or expanding your portfolio, the choices you make today will shape your financial future tomorrow. This month, we bring you insights, opportunities and a little inspiration to keep you moving forward.

KEY MILESTONES

92

Projects Done

21,000

Title Deeds Given

22,000

Number of Clients

13+ Years

Years of Operation



CEO'S INSIGHTS ON INVESTING IN REAL ESTATE

Dear Investor,

In all my years in real estate, I have come to accept that there are no shortcuts to creating wealth, only cycles of growth. Whether you are an investor or aspiring to become one, without a growth mindset, you are going nowhere.

If you are serious about building wealth through land, the first shift you need is a mindset shift. This is not about “quick deals” or lucky purchases. It is about understanding what you are getting into, how land ownership works, what zoning means, where infrastructure is headed, and how markets move over time. The investors who take time to visit sites, ask questions, and study trends are usually the ones who win in the long run.

The truth is, this market keeps changing. What made sense five years ago may not make sense today. That is why staying informed is not optional. You have to keep learning about new growth areas, government projects, policy changes and even economic shifts. The more you know, the better your timing becomes.

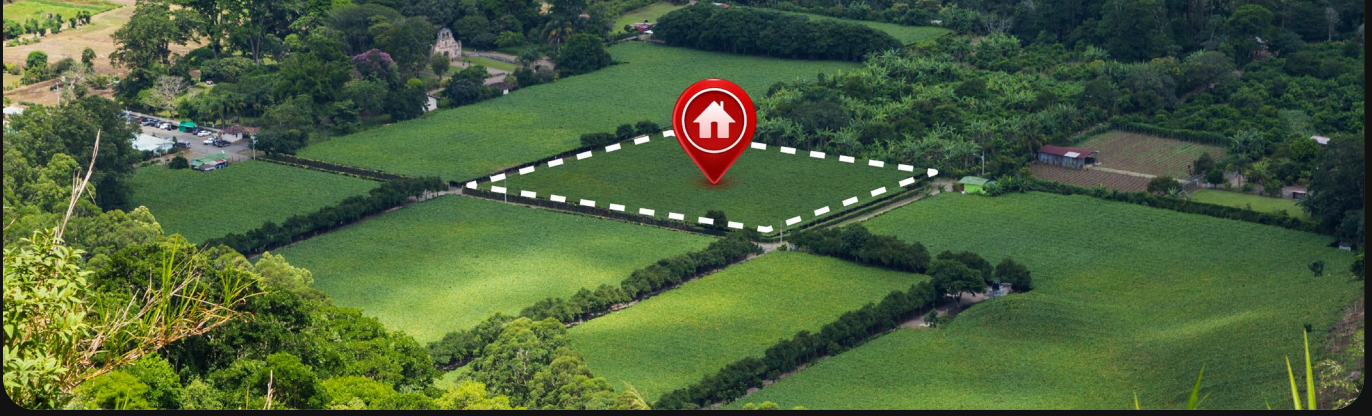
Lastly, it matters most who you choose to work with. Surround yourself with people who take real estate investment seriously. Work with developers and advisors who are transparent, consistent and focused on long-term value and not just quick sales. Good guidance will save you from expensive mistakes.

At the end of the day, real estate is simple but not easy. It rewards people who show up, stay patient and keep evolving how they think.

See you at the next level,

Sarah Wahogo

CEO, Username Properties Ltd & Username SACCO



PRODUCT SPOTLIGHT: WHERE OPPORTUNITY MEETS VALUE



Jewel Estate – Kikuyu

Looking for accessibility, growth potential and a vibrant neighborhood? Jewel Estate in Kikuyu ticks all the right boxes and is currently selling at just **Kshs. 1,299,000** only.

Why Jewel Estate Kikuyu stands out:

- Prime location just minutes from the Nairobi CBD via Waiyaki Way
- Rapid infrastructure development, including road upgrades and utilities
- Ideal for residential development or long-term holding

Investor Insight:

Kikuyu continues to benefit from Nairobi's urban sprawl. As demand shifts outward, areas like Jewel Estate are experiencing accelerated appreciation. This is why you should invest in Kikuyu Today before prices go up even more.



Matuu Sunrise Estate

Matuu is no longer a “future bet,” it's happening now. Matuu Sunrise Estate positions you right at the heart of this transformation for just **Kshs. 250,000** only.

Why investors are paying attention to Matuu:

- Affordable entry prices with high upside potential
- Proximity to the Greater Eastern Bypass and upcoming infrastructure projects
- Growing population driving housing demand

Investor Insight:

Think of Matuu today the way people thought of Kitengela 10 years ago. Early investors are already seeing momentum. Do not be left behind.

INDUSTRY NEWS

How The Rising Cost of Fuel Will Likely Drive Up Property Prices And Everything Else by Q3 in 2026.



Barely four months into 2026, there is already a high level of tension across the world. Today, unlike in the past, fuel prices are no longer being shaped by market fundamentals but also by geopolitical instability. With the ongoing rise in cases of conflict in essential oil-producing regions, particularly Iran and the Strait of Hormuz, global economies will likely face significant implications in many inevitable ways, one of which will definitely affect businesses of all kinds.

How Rising Fuel Costs Drive Up Costs

For an economy like Kenya's, fuel is the "silent partner" in every transaction. It is embedded in the DNA of the investment, agricultural and manufacturing sectors. When energy costs spike, a predictable chain reaction follows. Case in point, fuel is embedded in the transportation of food, amenities and construction materials, the operation of machines, the mobility of labor and logistics from one point to another and the development of infrastructure.

Projected Shift in Buyer Behaviour Within the Real Estate Sector

Beyond the cost fluctuations, rising fuel prices are also shaping how and where people choose to invest. This is mainly due to the high cost of commuting between places. To curb the high cost and time of commuting, investors will now prioritize accessibility and proximity to amenities and infrastructure corridors. All savvy investors will now look for a more strategic positioning for both the investors and developers alike.

Why Timing is Your Greatest Asset

While there is always a slim hope that oil supply could stabilize by the end of Q2, the reality of embedded inflation means that once prices for goods and services go up, they rarely come back down to previous levels. For the strategic investor, it is a signal to act. Waiting for the market to stabilize usually means waiting until the price has already hit its new, higher ceiling.



Mobi Loans

These are digital-first products designed for immediate financial needs, offering instant access to funds based on a percentage of a member's existing deposits.

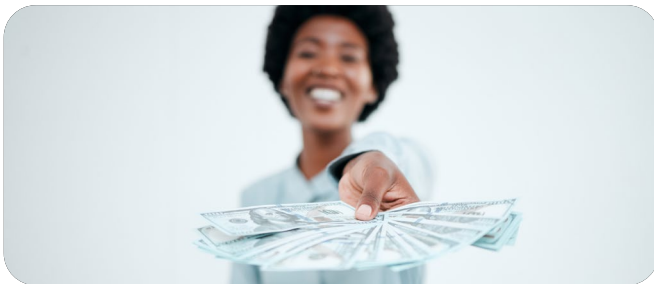
- **Instant Loan**
- **Mwalimu Jisort**



Quick Loans

A category of short-term credit facilities meant to address urgent personal obligations, such as salary advances or immediate educational expenses for children.

- **Salary Advance**
- **School Fees**
- **Super School Fees Loan**



Wekeza Loans

Investment-focused credit products designed for long-term growth, business expansion, or members in the diaspora looking to build wealth back home.

- **Development Loan**
- **Biashara Loan**
- **Diaspora Wezesha Loan**



Asset Financing

Loans specifically structured to help members acquire tangible assets, ranging from transport equipment like motorcycles and tuk-tuks to land and property.

- **Tuk tuk Express Loan**
- **Bodaboda Express**
- **Property Loan**
- **Shamba Loan**
- **Motor Vehicle Financing**



Special Loans

Targeted products tailored for specific demographic groups or needs, including specialized credit for youth, educators, and medical insurance premiums.

- **Mwalimu Plus**
- **Chipukizi Loans**
- **Username Tiba Loan**

Visit: www.username sacco.co.ke

AWARDING EXCELLENCE



Mercy Mwai, Client Relationship Manager being awarded for outstanding sales performance by CEO, Sarah Wahogo.



Esther Naima, Assistant Sales Manager being awarded for outstanding sales performance by CEO, Sarah Wahogo.

DID YOU KNOW?



In 1867, Russia sold Alaska to the US for just \$7.2 million — a mere two cents per acre, per the US Office of the Historian! At the time, many saw the land as a frozen wasteland, but it later proved to be a gold mine of natural resources like gold, oil and timber. Talk about a bargain deal in real estate history!

HEAD OFFICE

Le'Mac, 4th Floor,
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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