

The Garden of  
Joy & Tranquility Redefined

OUR CORPORATE  
BROCHURE

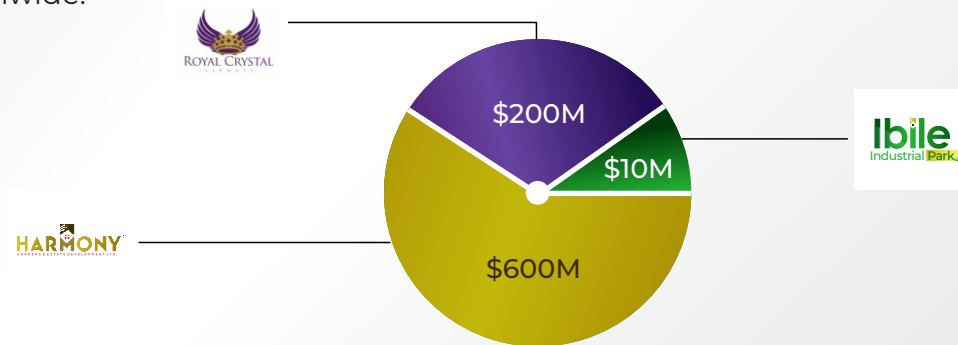




## Corporate Background & Strategic Outlook

### Saheed Mosadoluwa Investment Hub

**Saheed Mosadoluwa Investment Hub** is a diversified investment group with a strong presence across key sectors of the Nigerian economy—including real estate, aviation, and industrial development. With a direct investment portfolio exceeding \$2.2 billion, the hub is driving innovation and infrastructure growth nationwide.



**As part of its strategic expansion,**

- \$200 million has been allocated to transform Royal Crystal Airways into a fully operational state-owned airline, aimed at boosting Nigeria's aviation capacity.
- \$10 million is designated for the establishment of a cutting-edge auto assembly plant within the Ibile Industrial Park, situated in the Lekki Free Trade Zone.
- \$600 million is being invested into the real estate sector, leading to the formation of Harmony Garden & Estate Development Ltd.

## ABOUT HARMONY GARDEN & ESTATE DEVELOPMENT LTD.

As a flagship subsidiary of the Saheed Mosadoluwa Investment Hub, Harmony Garden & Estate Development Ltd. is a leading force in estate and infrastructure development.

We are actively shaping the future of urban, residential, and industrial environments in Nigeria.

### Key Developments Underway (7 Citadels of Joy):



These projects span over 4,600 hectares of prime land across Lagos State, and are engineered for commercial, residential, and industrial use. Each estate is developed with a focus on innovation, sustainability, and future-ready infrastructure—setting new standards for modern Nigerian living.

Through these transformative developments, Saheed Mosadoluwa Investment Hub continues to catalyze sustainable growth and long-term value across Nigeria's economic landscape.

## OUR PARTNERS



PRIVATE SECTOR DEVELOPERS'  
PROGRAMME  
**ELEKO, IBEJU LEKKI.**



## MISSION

To gain our clients' loyalty through world-class, market-leading expertise and excellent service delivery. Our aim is to bridge the gap in the current housing deficit and provide a solution to affordable land. We are passionate about offering the extra value that others simply do not. Fanatical integrity and consistently impressive results will be the signature of our service.

## VISION

To build a dynamic real estate company that specializes in securing genuine properties, estate development, and management. Our aim is to inspire a positive and lasting impact in the minds of our numerous clients.

## CORE VALUES

Honesty | Affordability | Reliability | Modernity  
Opportunity | Network | Yield Ability

# MANAGEMENT TEAM



## **Mogaji Bowale Oluwole Arisekola**

**Chairman, Harmony Garden & Estate Development Ltd.**

Mogaji Bowale Oluwole Arisekola is a distinguished media entrepreneur, philanthropist, and cultural leader whose influence spans Nigeria and the diaspora. As the CEO of Street Journal Magazine, he has led the transformation of investigative journalism into a powerful force for societal change.

A native of the revered Arisekola lineage in Yemetu Oje, Ibadan, he holds the prestigious Yoruba chieftaincy title of Mogaji, symbolizing deep cultural responsibility and community leadership.



## **Hon. (Dr.) Audullahi Saheed Mosadoluwa**

**EXECUTIVE MANAGING DIRECTOR/CEO**

Hon. (Dr.) Audullahi Saheed Mosadoluwa, an aviator cum astute real estate investor, property developer, philanthropist and a peaceful revolutionist advocate. Our CEO transferred 1000 hectares of his personal land investment to Harmony gardens to become the major shareholder, with over decades of experience in aviation and real estate investment, a fellow director of Redbrick Homes international, he sits as one of the foremost real estate industry leaders in Nigeria. He possesses an Honourary Doctorate Award from the chartered institute of Public Resources Management & Politics (CIPRMP), Ghana and he is a Certified Property Manager (CPM), Certified Occupancy Specialists (COS) with a host of other certifications.

# MANAGEMENT TEAM



## **Audullahi Kabiru Mosadoluwa**

### **GROUP EXECUTIVE DIRECTOR**

Kabiru-Harmony Audullahi is a powerhouse of innovation and strategic brilliance. With an exceptional business profile, he operates a multifaceted organization enriched by a network of collaborations across diverse industries. His remarkable history of quality workmanship, goal-setting, and achievement reflects a commitment to excellence that permeates every facet of his leadership. Kabiru's documented track record is not just about reaching milestones – it's about setting new benchmarks. His ability to align outcomes with the organization's core mission makes him a pivotal force in shaping the future of Harmony Gardens & Estate Development Ltd. Under his guidance,



## **Ashamu Oyekumbi Lateefat Bsc. MBA, MSCE, CIMPTMP, NIM**

### **NON EXECUTIVE DIRECTOR (HARMONY GARDEN DEVELOPMENT TRUSTEE)**

An accomplished MD/CEO who is well-versed in assessing risk, developing timely solutions, and implementing positive change to achieve sustainability and growth in challenging business conditions, with a successful career journey spanning over two (2) decades.

Ashamu Oyekumbi Lateefat presently works with the United Nations as a project Coordinator and Adviser. She is adept at building and strengthening businesses with global best practices, managing cross-border manpower, conflict resolution, and mediation, as well as ensuring corporate objectives and productivity are met which earns her the Non Executive Director of Harmony Gardens Development Trustee.

# MANAGEMENT TEAM



## **Engr. Dr. Muali Akintayo Subair**

### **NON EXECUTIVE DIRECTOR**

Engr. Dr. Muali Akintayo Subair is a revolutionary leader and a successful Engineer with a career spanning over three (3) decades. He is highly experienced in managing and delivering complex responsibilities as exemplified by his roles in the private sector, research organizations and more recently revamping the multi-purpose cooperative of NTDA which he headed for over a decade. He is a senior member and fellow of the prestigious Council for the regulation of Engineering in Nigeria. (COREN), Institute For Research Organization of Nigeria, National Association of Technology in Engineering (NATE), among other notable organizations. In his leisure time, he enjoys reading and praying.



## **Omokafe Segun J.**

### **ASSISTANT GENERAL MANAGER**

Omokafe is a data-driven professional in Sales and Marketing with almost a decade experience in digital and OOH/Experiential Marketing across Real Estate, FMCG (Q-commerce/on-demand Delivery / E-grocery), Manufacturing, e-hailing, Affiliate and Marketing and recently Real Estate sectors in Nigeria and the EMEA countries (Europe, Middle East and Africa). He is highly skilled at leading multi-functional and multi-cultural teams, ensures results are met and on time, manages the marketing and communications efforts for Harmony Garden, and with an excellent skills in MBA.

# MANAGEMENT TEAM



## Olasoji Oluwagbenga Dawodu

### BRAND AND COMMUNICATIONS MANAGER

A results-driven Brand Communication and Business Development Manager with over 7 years of experience across real estate, digital innovation, and financial services. Skilled in strategic marketing, stakeholder engagement, and digital communication, with a proven record of driving brand growth and exceeding performance targets.

**Education:** MBA, University of the People (2023) B. Eng., Computer Engineering, Covenant University (2018)

**Key Contributions:** Boosted online engagement through effective brand strategies | Created high-performing social media calendars and content | Ensured brand consistency across all platforms.



## Engr Adeosun Oluwaseun Faith

### PROJECT MANAGER

Adeosun Oluwaseun Faith is an experienced project manager in the building construction industry, currently serving as Project Manager at Landbook by Harmony. With a background in civil engineering, he combines technical depth with strong managerial skills, making him highly effective in coordinating and delivering projects. His responsibilities span material estimation, procurement planning, and scheduling, ensuring that resources are aligned with on-site progress and delivery expectations.

As the technical team lead, Oluwaseun plays a pivotal role in building a structured in-house operations system. He contributes to the design of frameworks that standardize project execution and reduce inefficiencies across multiple sites. His unique strength lies in aligning construction activity with real estate business goals, translating investor targets into day-to-day technical operations. By bridging strategic planning and field execution, he ensures continuity, coordination, and accountability across all active developments.

# MANAGEMENT TEAM



## **Wealthstein Adekoya**

### **TECHNICAL PROJECT MANAGER**

Wealthstein Adekoya holds a Bachelor of Science in Project Management from Howard University and an MBA from the European Business School. Having spent more than a decade in the project management field and lived in over 45 countries, he brings not only his foreign exposure but also top-notch professionalism to ensure Harmony Garden & Estate Development Limited achieves greater heights as an international real estate development firm.

Having spent more than a decade in the project management field and lived in over 45 countries, I bring not only foreign exposure but also top-notch professionalism to ensure Harmony Garden & Estate Development Limited achieves greater heights as an international real estate development firm.

**OUR**

# ESTATES



# URBAN Living MEETS Neighborhood CHARM

*within*

 Yegunda Govt. Approved Resettlement Scheme  
Directly Facing New Lekki Epe International Airport  
Lekki-Epe Express Way, Ibeju-Lekki,  
Lagos State, Nigeria.



 Certificate of Occupancy

RESIDENTIAL - 300SQM  
**N37,500,000**

RESIDENTIAL - 500SQM  
**N60,000,000**

COMMERCIAL  
**N150M**  
1000SQ,M



F E A T U R E S :

POWERED BY: **HARMONY**  
GARDEN & ESTATE DEVELOPMENT LTD.


## LEKKI AVIATION TOWN

- ▶ Explore the epitome of luxury living at Lekki Aviation Town, strategically positioned along the bustling Lekki-Epe Expressway. This modern estate holds Certification of Occupancy and offers secure residential and commercial opportunities. Immerse yourself in a prime location ensuring convenience, substantial appreciation potential, and a seamless blend of urban living with natural tranquility.

**Location** - Yegunda Govt. Approved Resettlement Scheme  
Directly Facing New Lekki Epe International Airport  
Lekki-Epe Express Way, Ibeju-Lekki, Lagos State, Nigeria.

**Property Title** - Certificate of Occupancy

LAND TYPE & SIZE		LANDMARKS	FEATURES
RESIDENTIAL OPTIONS	300 SQM 500 SQM	<ol style="list-style-type: none"> <li>1. Eleko Beach &amp; Resorts</li> <li>2. Pan Atlantic University</li> <li>3. Dangote Refinery</li> <li>4. Dangote Fertilizer Plant</li> <li>5. Lekki Free Trade Zone</li> <li>6. Lekki Deep Sea Port</li> <li>7. Lekki International Airport</li> </ol>	<ol style="list-style-type: none"> <li>1. Perimeter Fence &amp; Gate</li> <li>2. Good road and drainage</li> <li>3. Streetlights</li> <li>4. 24/7 Security</li> <li>5. 24/7 Electrification</li> <li>6. Landscaping</li> <li>7. 100% dry land</li> </ol>
COMMERCIAL OPTION	1000 SQM		

 Oreki, Beside Eluju,  
Ibeju Lekki.



# An Oasis of NATURAL SERENE




Residential - 300Sqm  
**N43.5M**

Residential - 500Sqm  
**N70M**

Commercial - 1000Sqm  
**N200M**

 Gov't. Allocation

 Private Sector Developers' Programme,  
Eleko, Ibeju Lekki.

## F E A T U R E S

-  Good Transformer
-  Drainage System
-  Gated Estate
-  Good Road Network
-  Street Light
-  24hrs CCTV Camera

## GRANVILLE ESTATE

GranVille Estate is one of our prime Estates, and it is renowned for its upscale living and contemporary Estate layout and design. Directly facing the major Lekki-Epe expressway, GranVille Estate boasts a collection of luxurious homes, each meticulously crafted to meet the highest standards of modern living. GranVille Estate is characterized by its elegant architecture, excellent landscapes, and ultra-modern facilities, offering residents a sophisticated lifestyle with a commitment to quality and comfort. This estate also offers both Residential and

**Location** - GranVille Estate is Located at Oreki, Beside Eluju, Ibeju-Lekki, Lagos State

**Property Title** - Government Allocation

LAND TYPE & SIZE		LANDMARKS	FEATURES
RESIDENTIAL OPTIONS	300 SQM 500 SQM	<ol style="list-style-type: none"> <li>1. Eleko Beach &amp; Resorts</li> <li>2. Pan Atlantic University</li> <li>3. Dangote Refinery</li> <li>4. Dangote Fertilizer Plant</li> <li>5. Lekki Free Trade Zone</li> <li>6. Lekki Deep Sea Port</li> <li>7. Lekki International Airport</li> </ol>	<ol style="list-style-type: none"> <li>1. CCTV Security Network</li> <li>2. Asphaltic Road Network</li> <li>3. Drainage System</li> <li>4. Clean running water</li> <li>5. Solar-powered Streetlight</li> </ol>
COMMERCIAL OPTION	1000 SQM		



# MAJESTIC BAY ESTATE

THE HARMONY OF THE SEAVIEW



24hrs CCTV Camera



Street Light



Good Transformer



Good Road Network



Gated Estate



Drainage System




(RESIDENTIAL)  
**N300M**  
300 SQM

(RESIDENTIAL)  
**N500M**  
500 SQM

(COMMERCIAL)  
**N1200M**  
1000 SQM

(COMMERCIAL)  
**N1500M**  
1000 SQM

 Okorisan, Epe, Lagos State.

A Development of **HARMONY**  
GARDEN & ESTATE DEVELOPMENT LTD.

 Oju-Ota Govt. Gazette

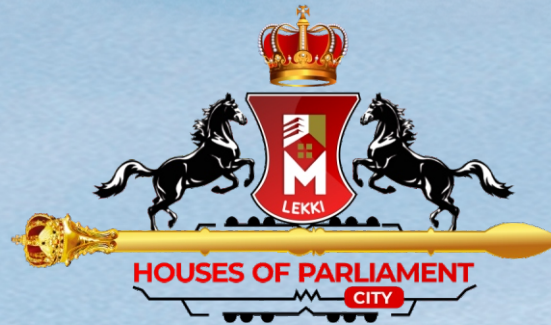
## MAJESTIC BAY ESTATE

- ▶ Majestic Bay Estate is a harmonious masterpiece, seamlessly merging coastal tranquility with modern luxury for a unique lifestyle. Catering to both residential and commercial needs, this strategically located property offers an elegant space capturing the serenity of coastal living. The estate provides a seamless blend of relaxation and business opportunities, ensuring an exceptional lifestyle. Majestic Bay Estate stands as a testament to refined living, promising residents and businesses an unparalleled fusion of coastal allure and contemporary comforts, making it an ideal destination for those seeking a distinctive and fulfilling way of life.

**Location** - Majestic Bay Estate, Okorisan, Epe

**Property Title** - Oju Ota Government Gazette

LAND TYPE & SIZE		LANDMARKS	FEATURES
RESIDENTIAL OPTIONS	300 SQM 500 SQM	1. Eleko Beach & Resorts 2. Pan Atlantic University 3. Dangote Refinery 4. Dangote Fertilizer Plant 5. Lekki Free Trade Zone 6. Lekki Deep Sea Port 7. Lekki International Airport	1. CCTV Security Network 2. Asphaltic Road Network 3. Efficient Drainage System 4. Strategically Located Property 5. Clean running water 6. Solar-powered Streetlight
COMMERCIAL OPTION	1000 SQM		



**AFFORDABLE EMPIRE DESIGNED WITH ROYALTY**



RESIDENTIAL  
**N34,500,000**  
 300SQM


RESIDENTIAL  
**N55,000,000**  
 500SQM


COMMERCIAL  
**N120,000,000**  
 1000SQM

RESIDENTIAL  
**N66,400,000**  
 600SQM

A DEVELOPMENT BY [ **HARMONY** ]  
GARDEN & ESTATE DEVELOPMENT LTD.

FEATURES

-  24hrs CCTV Camera
-  Street Light
-  Good Transformer
-  Good Road Network
-  Gated Estate
-  Reverse Drainage System

 Bolorunpelu-Onigbedu (Oke-Ogun) Opposite Aiyetoro Govt. Scheme Lekki Epe Expressway Ibeju Lekki, Lagos State.



## THE HOUSE OF PARLIAMENT

- ▶ The House of Parliament is a stunning property with a high of return on investment, located at strategic landmarks of Ibeju-lekki. Situated in a prime location, this property offers the perfect balance of comfort and convenience . The House of Parliament is one of the best choices for individuals and companies. The House of Parliament caters to both Residential and Commercial purposes.


Location - Bolorunpelu- Onigbedu(Oke-Ogun) Opp Aiyetoro Govt. Scheme Lekki Epe Expressway Ibeju Lekki, Lagos State


Property Title - C of O and Government Allocation

LAND TYPE & SIZE		LANDMARKS	FEATURES
RESIDENTIAL OPTIONS	300 SQM 500 SQM	1. Eleko Beach & Resorts 2. Pan Atlantic University 3. Dangote Refinery 4. Dangote Fertilizer Plant 5. Lekki Free Trade Zone 6. Lekki Deep Sea Port 7. Lekki International Airport	1. CCTV security Network 2. Asphalt Road Network 3. Drainage System 4. Good Water 5. Streetlight 6. Serene Environment
COMMERCIAL OPTION	1000 SQM		

# OJU-ALARO

(A CITY OF LUXURY) **G.R.A**

 Eyin Osa Government Resettlement Scheme, Lekki-Epe, Expressway, Lagos State.

 **Certificate of Occupancy**



## Price of Land

300 SQM  
RESIDENTIAL  
**N19M**

500 SQM  
RESIDENTIAL  
**N30M**

1000 SQM  
COMMERCIAL  
**N100M**

### FEATURES:

-  Good Transformer
-  Drainage System
-  Gated Estate
-  Good Road Network
-  Street Light
-  24hrs CCTV Camera

# A CITY OF LUXURY

## OJU ALARO

- ▶ Oju Alaro Estate is a premier residential development that redefines contemporary living with a perfect fusion of elegance and tranquility. Located strategically, this estate offers meticulously planned homes surrounded by natural beauty. Architecturally designed to meet the highest standards.

Location - Eyin-Osa Government Resettlement Scheme,  
Lekki-Epe Expressway, Lagos State

Property Title - Certificate of occupancy

LAND TYPE & SIZE		LANDMARKS	FEATURES
RESIDENTIAL OPTIONS	300 SQM 500 SQM	<ol style="list-style-type: none"> <li>1. Eleko Beach &amp; Resorts</li> <li>2. Pan Atlantic University</li> <li>3. Dangote Refinery</li> <li>4. Dangote Fertilizer Plant</li> <li>5. Lekki Free Trade Zone</li> <li>6. Lekki Deep Sea Port</li> <li>7. Lekki International Airport</li> </ol>	<ol style="list-style-type: none"> <li>1. CCTV security Network</li> <li>2. Asphalt Road Network</li> <li>3. Drainage System</li> <li>4. Good Water</li> <li>5. Streetlight</li> <li>6. Serene Environment</li> </ol>
COMMERCIAL OPTION	1000 SQM		

# HARMONY CASA 2.0

📍 Harmony Casa II Estate, Seidu/Imare Airport Govt. Resettlement Scheme, Facing the New Lekki - Epe International Airport, Ibeju-Lekki, Lagos State.

**Title:**  
Certificate of Occupancy

## Vibrant Lifestyle *at its Peak*



Residential  
**N15,000,000**  
300Sqm

Residential  
**N25,000,000**  
500Sqm

Commercial  
**N70,000,000**  
1000Sqm

Residential  
**N30,000,000**  
600Sqm

A Development of



🌐 [www.landbookbyharmony.com](http://www.landbookbyharmony.com)

Follow us: [harmonygardenLtd](#)

## HARMONY CASA 2.0 ESTATE

- ▶ Harmony Casa 2.0 Estate is an Estate with a vibrant lifestyle that is designed to seamlessly blend modern living with tranquility. Located in a calm environment, this Estate offers thoughtfully crafted homes complemented by green spaces and contemporary amenities. The development prioritizes a balanced living experience.

Location - Seidu/Imare Airport Govt. Resettlement scheme, facing the new Lekki-Epe International Airport, Ibeju-Lekki, Lagos State.

Property Title - Certificate of occupancy

LAND TYPE & SIZE		LANDMARKS	FEATURES
RESIDENTIAL OPTIONS	300 SQM 500 SQM	<ol style="list-style-type: none"> <li>1. Eleko Beach &amp; Resorts</li> <li>2. Pan Atlantic University</li> <li>3. Dangote Refinery</li> <li>4. Dangote Fertilizer Plant</li> <li>5. Lekki Free Trade Zone</li> <li>6. Lekki Deep Sea Port</li> <li>7. Lekki International Airport</li> </ol>	<ol style="list-style-type: none"> <li>1. CCTV Security Network</li> <li>2. Asphaltic Road Network</li> <li>3. Drainage System</li> <li>4. Clean running water</li> <li>5. Solar-powered Streetlight</li> </ol>
COMMERCIAL OPTION	1000 SQM		

**HARMONY**  
**VILLE**  
ESTATE

# OGBA-IDUNNU A CITADEL OF *Joy & Tranquility*



Title: Governor's Consent



300 SQM

**N17,000,000**

Residential Plot (all-inclusive)

600 SQM

**N33,000,000**

Residential Plot (all-inclusive)

1000 SQM

**N100,000,000**

Commercial Plot (all-inclusive)

## F E A T U R E S



Beside Amen Estate Phase 1,  
Directly facing the Redbrick  
Homes Eleko Expressway,  
Ibeju Lekki, Lagos.



Asphaltic Road  
Network



Drainage  
System



Good  
Water



CCTV Security  
Network



Street  
Light



Serene  
Environment

## HARMONYVILLE ESTATE

- ▶ Harmonyville Estate (Ogba Idunnu), is the epitome of luxury living and business opportunity in the heart of Ibeju-Lekki Lagos. It sits on 66 Hectares of land, and it's strategically located at the business hub of Lagos state: Ibeju-Lekki. Harmonyville offers both Residential and Commercial options for buyers, which means that you can purchase a piece of land and build for Residential use; and you can also buy the land for Corporate usage.

Harmonyville Estate is located beside Amen Estate phase 1, directly facing the major Eleko Beach road, Ibeju Lekki, Lagos

Property Title - Governors Consent

LAND TYPE & SIZE		LANDMARKS	FEATURES
RESIDENTIAL OPTIONS	300 SQM 600 SQM	<ol style="list-style-type: none"> <li>1. Eleko Beach &amp; Resorts</li> <li>2. Pan Atlantic University</li> <li>3. Dangote Refinery</li> <li>4. Dangote Fertilizer Plant</li> <li>5. Lekki Free Trade Zone</li> <li>6. Lekki Deep Sea Port</li> <li>7. Lekki International Airport</li> </ol>	<ol style="list-style-type: none"> <li>1. CCTV Security Network</li> <li>2. Asphaltic Road Network</li> <li>3. Drainage System</li> <li>4. Clean running water</li> <li>5. Solar-powered Streetlight</li> <li>6. Serene environmen</li> </ol>
COMMERCIAL OPTION	1000 SQM		

**NOW**

**SELLING**

## Exquisite Homes

**Harmony Gardens Residential Collections:** Where Luxury Meets Legacy.

Beyond our exceptional land offerings, Harmony Gardens proudly unveils an exclusive collection of luxury residences—crafted for discerning homeowners and visionary investors. Each home in this collection is meticulously designed to reflect elegance, comfort, and thoughtful functionality.

**Available Home Types:**

- 2-Bedroom Flat
- 3-Bedroom Flat
- 3-Bedroom Bungalow
- 3-Bedroom Semi-Detached Bungalow
- 3-Bedroom Terrace
- 4-Bedroom Terrace
- 3-Bedroom Duplex
- 4-Bedroom Duplex
- 5-Bedroom Duplex

**A Fusion of Culture and Modern Elegance**

Designed with European-inspired architecture and harmonious mirrored layouts, these homes redefine modern estate living. Signature elements include:

- Gracefully winding staircases
- High-end interior finishes
- Smartly optimized floor plans that blend style with functionality

### **Strategic Locations within Our Seven Citadels of Joy:**

These residences are thoughtfully positioned across Harmony Gardens' landmark estates:

- Lekki Aviation Town
- GranVille Estate
- Majestic Bay Estate
- Harmony Casa 1.0 & 2.0
- Parliament 1 & 2
- Oju-Alaro
- HarmonyVille

Each location offers exceptional accessibility, enduring value, and the prestige of living in one of Nigeria's most sought-after developments.

### **Key Features Include:**

- Premium finishings & fully designed homes.
- Sizable Plots which range from 400–500 sqm plots.
- 24/7 electricity & security.
- Outdoor gym, swimming pool, and water treatment facilities.
- Remote-Controlled Gate, Alarm System & Intercom.
- Dual-view DSTV setup

### **Pricing & Flexible Payment Plan:**

- 10% initial deposit.
- 30% payment qualifies you for allocation.
- Project handover: Q4 2026

## Prototype of Our Buildings

### DUPLEX



### FLAT



## Prototype of Our Buildings

### BUNGALOW



### TERRACE



## OUR MORTGAGE SERVICES

### 1.0 Introducing the Ibile Traditional Mortgage System

Harmony Gardens is excited to introduce the Ibile Traditional Mortgage System—an innovative rent-to-own solution designed to make luxury homeownership more accessible to Nigerians both domestically and abroad.

#### What It Offers:

The Ibile Traditional Mortgage System presents a flexible and affordable financing option, enabling buyers to:

- Reserve a home slot with the minimal 10% initial deposit
- Secure a home allocation once the deposit reaches 30% of the property's value
- Spread the remaining balance over 5 years at a competitive 9.9% annual interest rate
- Move in after completing 50% of the total home value

This progressive approach eliminates the common obstacles associated with traditional mortgages, providing a transparent, low-risk pathway to homeownership—free from hidden fees and complex terms.

#### Highlights:

- 10% first deposit to secure a slot
- 30% deposit to lock in your property
- Move-in access upon 50% payment



The Ibile Traditional Mortgage System –

*Your key to luxury living,  
made simple and affordable.*

- 5-year flexible balance repayment
- Low annual interest rate of 9.9%
- All homes include Boys' Quarters (BQ)
- Located in secure, gated communities with modern infrastructure

**Live Smart in Prime Locations:**

Choose from premium estates such as:

- Granville Estate
- Lekki Aviation Town
- Harmony Casa 2.0
- Majestic Bay Estate, and more

## **2.0 Harmony Renewed Hope Mortgage System**

Affordable Housing Made Possible — Backed by the Federal Government

Harmony Garden & Estate Development Ltd., in strategic partnership with the Federal Government of Nigeria, proudly presents the Harmony Renewed Hope Mortgage System—a visionary initiative under the Renewed Hope Housing Program aimed at tackling Nigeria’s housing deficit with dignity and innovation.

This game-changing program, supported by the Federal Mortgage Bank of Nigeria (FMBN) and the Ministry of Housing & Urban Development, aligns with President Bola Ahmed Tinubu’s Renewed Hope Agenda, ensuring that quality, affordable housing becomes a reality for every Nigerian—both at home and in the diaspora.

### **Why Choose the Harmony Renewed Hope Mortgage System?**

- Delivering 10,000 Modern Homes
- Providing well-built, future-ready homes through a transparent, government-supported mortgage framework.
- Diaspora-Inclusive
- Empowering Nigerians abroad with safe, legitimate pathways to homeownership.
- Affordable Mortgage Plans
- Enjoy flexible repayment terms of up to 30 years with single-digit interest rates (capped at 9.9%).
- Trust, Transparency & Security
- Backed by FMBN and government oversight—your investment is protected, eliminating the risks of housing scams.



Take the next step toward  
owning a secure,

*modern home* —

with **confidence, flexibility,**  
and **government support.**

### **Diverse Home Options, Prime Locations**

Choose from a variety of property types—**apartments, bungalows, terraces, and duplexes**, with prices starting from ₦48 million. These homes are located in some of the most sought-after gated communities along the Lekki-Epe Expressway, including: Lekki Aviation Town | GranVille Estate | Majestic Bay Estate | The Parliament Estate

All estates are strategically positioned near the **New Lekki International Airport**, ensuring long-term value and easy accessibility.

### **Flexible, Government-Backed Financing**

- **Initial Deposit:** Starting from 20% of property value
- **Allocation:** Upon 30% payment
- **Move-In:** At 50% payment
- **FGN-Backed Loan:** Up to **₦50 million**
- **Monthly Repayments:** As low as **2%** of the outstanding balance
- **Loan Tenure:** From **5 to 30 years (60–360 months)**

**Harmony Renewed Hope Mortgage System** – A future of dignified living, now within reach.

Initiatives

# Ibible

Traditional Mortgage System

2 Bedroom Flat  
**₦54M**

3 Bedroom Flat  
**₦59M**

2 Bedroom Bungalow  
**₦75M**

3 Bedroom Bungalow  
**₦85M**

3 Bedrooms Terrace  
**₦116M**

With a  
MINIMUM of  
**70%**  
Initial Deposit

Unlock your  
**Dream**  
Home

with

IBILE TRADITIONAL MORTGAGE SYSTEM



POWERED BY:



## IBILE TRADITIONAL MORTGAGE SYSTEM

- ▶ The Ibile Traditional Mortgage System is a rent-to-own housing program designed to make property ownership affordable, accessible, and hassle-free for Nigerians both locally and abroad. The program offers a flexible acquisition plan that allows buyers to pay just 10% to reserve a home slot, 30% to secure allocation, and spread the remaining balance over 5 years with a single-digit holding fee of 9.9% annually. This initiative removes traditional financial barriers, providing simple, transparent, and customer-focused home financing tailored to Nigerian needs.

### KEY FEATURES

- Immediate Move-In – Occupy your home after completing 50% payment
- Transparent Pricing – No hidden charges
- Spacious Homes – All units include a Boys' Quarter
- Secure Estates – Fully gated communities for safety and peace of mind

### PROJECT HIGHLIGHTS

- Smart, eco-friendly duplexes and terraces
- Built to international construction standards
- Designed especially for Nigerians in the diaspora
- Green living with premium infrastructure
- Over 5,000 jobs created

HOME OPTIONS & PRICING		PRICING
Duplex	3-Bedroom + BQ	₦227,000,000
	4-Bedroom + BQ	₦298,000,000
	5-Bedroom + BQ	₦340,000,000
Flat	2-Bedroom	₦54,000,000
	3-Bedroom	₦59,000,000
Bungalow	2-Bedroom	₦75,000,000
	3-Bedroom	₦85,000,000
Terrace	3-Bedroom	₦116,000,000
	4-Bedroom	₦137,000,000



Initiatives

- 2 Bedroom Flats - **₦54M**
- 3 Bedroom Flats - **₦59M**
- 3 Bedroom Bungalow - **₦85M**
- 3 Bedroom Terrace - **₦116M**
- 4 Bedroom Terrace - **₦137M**

With  
**MINIMUM of**  
**₦200k**  
 /Month  
 up to 30 Years

Unlock your  
**Dream**  
 Home

with  
**HARMONY RENEWED  
 HOPE HOUSING  
 INITIATIVE**



POWERED BY:

The Federal Ministry of Housing and Urban Development  
*in partnership with*  
 Harmony Garden and Estate Development Limited

## RENEWED HOPE

- ▶ This is the initiative of the Federal Ministry of Housing and Urban Development in partnership with Harmony Garden and Estate Development Limited to tackle housing deficit for Nigerians in Nigeria and Nigerians in the Diaspora in order to have access to Housing Loans on a single digit and with loan repayable period across 30 years (360 months tenor period).

HOME OPTIONS & PRICING			PAYMENT DURATION	DETAILS REQUIRED FOR THE APPLICATION
Flat	2 Bedroom Flats	N54,000,000	<ul style="list-style-type: none"> <li>● 1 year</li> <li>● 2 years</li> <li>● 3 years</li> <li>● 4 years</li> <li>● 5 years</li> </ul>	<ul style="list-style-type: none"> <li>● Personal bio-data</li> <li>● Employment details</li> <li>● Identification documents</li> <li>● Financial details</li> <li>● Next of Kin details</li> </ul>
	3 Bedroom Flats	N59,000,000		
Terrace	3 Bedroom Terrace	N116,000,000		
	4 Bedroom Terrace	N137,000,000		
Duplex	3 Bedroom Duplex	N227,000,000		
	4 Bedroom Duplex	N298,000,000		
	5 Bedroom Duplex	N340,000,000		
Bungalow	2 Bedroom Duplex	N75,000,000		
	3 Bedroom Duplex	N85,000,000		

## Why Ibeju-Lekki **The New Lagos**

A few years ago, people spoke about Magodo the way we are speaking about Ibeju-Lekki now. Back then, even though plots were far more affordable, yet not everyone could take advantage of the opportunity. Those who stretched themselves to invest did so painstakingly, because what is considered “affordable” is not universal — affordability is always relative. Today, Magodo Estate commands premium prices — and rightly so, those who recognized the opportunity early are now landlords of prime real estate worth hundreds of millions, and the rate of appreciation hasn’t slowed down one bit.

Now, history is repeating itself.

Ibeju-Lekki is no longer just a name on the map — it is the heartbeat of Lagos’ future. With game changing projects like the Lekki Deep Sea Port, Dangote Refinery, Lekki Free Trade Zone, The Lekki International Airport, and the new 4th Mainland Bridge, the world is slowly converging here. Every project that once seemed like a dream is now becoming a reality, quietly transforming this axis into Africa’s fastest-growing investment corridor.

The question is simple: will you wait until the story is told, or will you be part of it while it’s still being written? After all, the biggest opportunities usually don’t come with noise & fanfare — they arrive quietly, waiting for sharp eyes to spot them.

Ibeju-Lekki is the new Lagos. And just like Magodo of the past, it is only the visionary who invests today that will smile tomorrow. But the reward isn’t only for tomorrow, owning land here gives a secure investment that is appreciated steadily, while opening doors to opportunities such as rental income, business spaces, or

even a holiday retreat. It’s both an empowerment for you now & inheritance for your children. And let’s be honest — when your children inherit a plot here, they won’t just thank you, they’ll probably look at their friends and say: “While you were inheriting PlayStations, I was inheriting a whole estate.” That’s a legacy that keeps them a step ahead of their peers... literally with land under their feet.

At Harmony Garden, we understand that “affordability” is not the same for everyone. That’s why we are committed to walking this journey with you — making land investment and home ownership a reality, not just a dream. With flexible payment plans, trusted guidance, and a vision rooted in building lasting value, we are here to ensure that no matter where you start, you can grow with us. The future of Lagos is unfolding in Ibeju-Lekki. Don’t just watch it happen — be part of it.

## Harmony Garden Head Office



**Hon. (Dr.) Saheed Mosadoluwa Chamber**

Lekki Aviation Town within Yegunda Resettlement Scheme,  
Directly Facing New Lekki-Epe International Airport Lekki-Epe  
Expressway, Ilamija, Ibeju-Lekki, Lagos Nigeria.



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