

SPECIAL
PUBLICATION



MONDAY JULY 6, 2026

PROPERTY GUIDE 2026

—
A Buyer's Guide of Trusted
Real Estate Developments





Royal Kingdom Estate

Redefining residential infrastructure in Ghana

Corporate overview

Royal Kingdom Estate (RKE) is a premier real estate company headquartered in Accra, Ghana. Since its inception, RKE has moved beyond traditional property development to become an integrated provider of secure, master planned residential environments.

With a portfolio spanning over 3,000 completed property units and massive land acquisition projects, the company serves as a strategic partner for domestic homeowners, returning diaspora and institutional investors.

At the core of RKE's operations is an approach to end-to-end real estate solutions by controlling the entire value chain, from initial land acquisition and development infrastructure (roads, drainage and utilities) to vertical construction, RKE provides clients with a seamless, de-risked investment experience.

Core competencies and institutional framework

RKE's market leadership is predicated on its ability to solve the most persistent challenges in African real estate: security of title and quality of delivery. Our corporate structure is built to support long-term capital appreciation for our clients through:

▫ **Sovereign-level due diligence:** We utilise a comprehensive legal framework to verify land titles,

ensuring that every square metre of land under RKE development is free from litigation and encumbrances.

▫ **Generational wealth engineering:** By focusing on premium locations and high-growth zones, we structure property portfolios that serve as reliable vehicles for generational wealth preservation.

▫ **Professional human capital:** Our company is powered by a team of over 1,000 professionals, including urban planners, legal experts, structural engineers and property managers, ensuring that no aspect of the client journey is left to chance.

Flagship developments

RKE maintains a diverse portfolio designed to meet varying levels of demand, from high yield serviced land to luxury residential living. Our current flagship projects represent the pinnacle of our design philosophy: functionality, security and sustainability.

1. Grace City Prime Homes

Nestled in the serene landscapes of Aburi, this eco friendly, fully serviced community offers a range of beautifully designed homes. What makes Grace City Prime Homes truly unique is its commitment to blending modern comfort with timeless African values. Each homeowner receives an extra plot of land dedicated to farming, symbolising our heritage of cultivating the food we eat, living sustainably and embracing a

healthier, longer life.

▫ **Key features:** 2,3 and 4-bedroom models, infrastructure, 24/7 guarded security, lush landscape planning and proximity to major economic hubs.

2. Prime lands

Grace City Prime Land is where life offers you the opportunity to blend nature seamlessly with the conveniences of modern living. It is a carefully planned 500 acre eco-friendly community located in the lush, serene enclave of Aburi in the Eastern Region. This development offers fully serviced plots, designed to provide a sustainable and organic lifestyle, freeing you from the burdens of infrastructure development.

▫ **Strategic advantage:** Each Prime Land project is fully surveyed and demarcated, with all legal documentation readily available for review. By providing serviced plots in Aburi and other high value enclaves, we allow investors to bypass the typical risks associated with land purchasing in Ghana, such as disputes and lack of utility access.

3. The future

"The Future" is our most ambitious mixed use development located in East Airport (Tse Addo), conceptualised to reflect the evolution of modern Ghanaian living. This development offers the best space to price ratio with studios, 1 and 2-bedroom options

to explore.

▫ **Design philosophy:** The Future emphasises vertical growth, utilising space efficiently while incorporating amenities such as a fully equipped gymnasium, pool area, rooftop recreational area, basement and surface parking as well as smart security system. This project is positioned to be a landmark destination, offering high rental yields for investors seeking premium income generating assets.

4. The Decade Apartment

The Decade Apartment is a premium short-stay residence located at East Airport, one of Accra's most sought-after neighbourhoods. Designed with modern travellers in mind, it offers 2-bedroom fully furnished apartments that combine elegance, comfort and convenience.

Investment security: Our commitment to the client

The most significant barrier to real estate investment in Ghana has historically been the "trust deficit." At RKE, we have bridged this gap by integrating radical transparency into every transaction.

▫ **Investors working with RKE benefit from:**

▫ **Transparent title transitions:** We provide full clarity on leaseholds, including the duration of terms and the renewal processes, ensuring that the buyer understands the longevity of their investment under Ghanaian law.

▫ **Institutional accountability:** Because RKE is a major corporate player with a massive physical footprint, our reputation is intrinsically tied to the success of every client's investment. We are legally and ethically bound to the success of your property journey.

The Aburi enclave:

A strategic gateway

A significant portion of RKE's development activity is concentrated in the Aburi enclave. Unlike unplanned sub-urban expansion, our work in Aburi is structural. We view Aburi as the premium alternative to Accra's congestion, providing a cooler climate, cleaner air and a superior quality of life.

Our developments in this region are backed by intentional town planning efforts. By providing the essential infrastructure that the local government often struggles to deploy, such as wide access road networks and secure utility lines, we have turned Aburi into one of the most sought-after residential destinations for the Ghanaian Diaspora. We are not just building houses in Aburi; we are creating the blueprint for the next century of residential living in Ghana.

Partnering for a secure future

Royal Kingdom Estate is more than a developer; we are an institution. In a market often defined by volatility, we offer stability. In an industry often defined by delays, we offer execution.

We invite prospective homeowners and institutional investors to engage with a brand that understands the gravity of property acquisition. Whether you are seeking a high-yield apartment in the city, a family home in a gated community, or strategic land for future development, RKE provides the professional security and structural excellence required to ensure your investment thrives.

Our doors are open to those who demand excellence and recognise that the best time to invest in the future of Ghana is today.

By choosing RKE, you are not just securing a plot or a key; you are securing your place in the legacy of a nation on the move. We operate with the understanding that for the investor, it is not just about the property, it is about the peace of mind that comes with knowing the job is done right.

From vision to skyline excellence

In today's world of modern luxury, a home is no longer defined solely by its structure; it is defined by the meaning it holds, the experiences it creates and the identity it reflects. It is where aspiration takes shape, comfort is thoughtfully integrated into everyday living, and long-term value is built with purpose.

Lumina and Floe stand as two refined expressions of this philosophy. Thoughtfully conceived and precisely executed, they represent a new standard of contemporary residential living where architecture, lifestyle, and investment potential converge.

Lumina reflects vibrant living and timeless style, while Floe invites residents to step into their flow, together forming two distinct yet harmoniously connected living experiences.

Both developments offer a curated mix of residences designed to suit varying lifestyle needs, including 1-bedroom, 2-bedroom,

and 3-bedroom apartments, as well as 3-bedroom duplexes and exclusive penthouses. Each unit type is crafted with a focus on space efficiency, natural light, modern finishes, and functional elegance, ensuring an elevated living experience across all configurations.

Strategically located in the prestigious Airport Residential Enclave, both developments offer residents exceptional connectivity and convenience.

From business districts and international schools to healthcare facilities, retail centers, and lifestyle destinations, everything essential is within effortless reach. Designed for individuals who value both accessibility and refinement, Lumina and Floe deliver a seamless balance of urban energy and residential calm.

The vision behind the lifestyle

At the heart of these developments is

F&F Development, guided by its philosophy to Dream, Create, Inspire. As the developer, F&F Development envisioned Lumina and Floe not simply as residential buildings, but as carefully curated lifestyle environments that respond to the evolving aspirations of modern homeowners and investors.

With a strong foundation in innovation, strategic planning, and market understanding, F&F Development focuses on creating spaces that are both emotionally engaging and financially enduring. Each project reflects a commitment to shaping environments that inspire daily living while standing the test of time.

Transforming vision into structure

Bringing this vision into reality is Key Contracting Ltd, a leading design-and-build construction

company driven by its commitment to Transforming the Skylines. As the builder of Lumina and Floe, Key Contracting is responsible for translating architectural ambition into physical excellence.

Renowned for precision, technical capability, and disciplined execution, Key Contracting delivers projects that meet the highest standards of quality, durability, and craftsmanship. Every structure is approached with a focus on detail, ensuring that design intent is preserved and elevated through construction excellence.

A unified expression of excellence

Lumina and Floe represent the seamless collaboration between visionary development and construction mastery. While F&F Development provides the creative direction and long-term vision, Key Contracting Ltd delivers the technical

expertise and execution required to bring that vision into reality.

Together, they have created developments that are not only visually striking but also deeply intentional, spaces designed to enhance daily living while offering enduring value. This partnership reflects a shared commitment to quality, innovation, and the creation of meaningful urban environments.

Step into your next chapter

Opportunities of this calibre are rare. Whether as a refined personal residence or a strategic investment, Lumina and Floe offer a lifestyle defined by balance, sophistication, and long-term value.

To learn more or arrange a viewing, contact F&F Development at 0531076555 or visit [www.ffdvlp.com] (http://www.ffdvlp.com).



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03



Royal Kingdom
ESTATE

**Welcome to Your Real Estate
One-Stop Shop**
Building Communities, Nurturing Dreams!

**ROYAL KINGDOM ESTATE
PORTFOLIO**



Location: East Airport - Tse Addo

The Future



Location: Aburi

Grace City Prime Lands



Location: Aburi

Grace City Prime Homes



Air BnB / Shortlet Apartment
Location: East Airport - Tse Addo

The Decade Apartment



Upcoming Project - Osu

The African Renaissance Tower

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i2 Development

Building long-term value through quality, innovation and sustainable real estate

i2 Development Ghana Ltd. is positioning itself as one of the country's emerging premium real estate developers, combining international expertise, stringent quality standards and a long-term investment philosophy to deliver residential, commercial and mixed-use developments.

A member of the i2 Investments Group, the company is led by seasoned professionals with extensive experience across real estate, telecommunications and investment. Its vision is centred on enhancing quality of life through carefully planned developments that balance architectural excellence, environmental responsibility and customer satisfaction.

Demonstrating its commitment to international best practice, i2 Development has been awarded the ISO 9001:2015 Quality Management Systems certification, recognising its adherence to globally

accepted standards in quality management within the real estate sector.

The company's mission is rooted in creating sustainable long-term value by ensuring every development is meticulously planned, professionally executed and delivered on schedule without compromising quality. Whether developing residential communities, commercial facilities or mixed-use projects, i2 Development prioritises prime locations, effective project management and environmentally responsible construction practices.

Its philosophy extends beyond construction. The company places significant emphasis on selecting high-quality materials and finishes that comply with international standards and green building principles, while offering flexible designs and customisable floor plans that meet the diverse needs of clients and investors.

Among its flagship developments is Prestige, a premium mixed-use project located within the Airport City enclave in Accra. Designed to cater for high-end residential living alongside commercial investment opportunities, the development seeks to redefine luxury urban living in one of the capital's most sought-after districts.

Prestige offers modern residential apartments complemented by adaptable commercial spaces for businesses and investors. Its strategic location near Kotoka International Airport enhances its attractiveness to both local and international buyers seeking premium real estate in Accra.

Leadership driving growth

The company was founded by

entrepreneur Nabil Al-Ahmad, who serves as Founder and Chairman.

After obtaining degrees in Commerce, Business Administration, Banking and Capital Markets from Beirut Arab University, Mr Al-Ahmad relocated to Ghana in 2001, where he established a successful bottled water business before entering the telecommunications industry.

In 2005, he founded i2 Mobile Group, which has grown into one of Africa's leading mobile phone distribution companies, operating across Ghana, Côte d'Ivoire, Zambia, Mauritius and Dubai. Through partnerships with global brands including Xiaomi, Huawei, Samsung, Nokia and Infinix, the group has earned multiple industry awards for operational excellence and market performance.

Beyond telecommunications, Mr Al-Ahmad has diversified investments into the automotive and food trading sectors while maintaining a strong commitment to philanthropy. He founded the Ahmad Medical Center, a 90-bed non-profit hospital, and the Nabil Al-Ahmad Social Foundation in Tripoli, Lebanon.

Co-Founder and Managing Director Youssef Aitour brings extensive experience in engineering, investment management and real estate development.

A graduate of the American University of Beirut with a degree in Computer and Communication Engineering, Mr Aitour previously served as Chief Operating Officer of Enigma Holding, overseeing investments across the Middle East and West Africa in sectors including real estate, construction, hospitality and food trading.

His focus shifted increasingly

towards Africa from 2016, culminating in his relocation to Ghana in 2021, where he co-founded i2 Development alongside Mr Al-Ahmad.

Speaking during the launch of Prestige in December 2023, Mr Aitour described Ghana as a country that welcomed him warmly following his relocation from Lebanon after the Beirut explosion. He said the company was established not only to pursue commercial success but also to give back to the Ghanaian society that had embraced him.

According to him, i2 Development measures success not solely by financial returns but by the positive impact its developments have on communities. He noted that Prestige incorporates Wonderland, a family-oriented theme park intended to provide recreational opportunities for children while enhancing the attractiveness of the Airport City area.

Looking ahead

As Ghana's real estate market continues to evolve, i2 Development aims to distinguish itself through quality construction, customer-focused design and sustainable urban development.

Backed by international expertise, a diversified investment background and a commitment to excellence, the company is seeking to contribute meaningfully to Ghana's urban transformation while creating lasting value for homeowners, businesses and investors alike.



By Mahir HAMDULAY

Equity Research: Head of Financials Research at Absa CIB

South African commercial property has now delivered four consecutive years of positive capital growth, a milestone that would have seemed ambitious during the uncertainty that followed the pandemic.

According to the MSCI South Africa Property Index, sponsored by Absa, the sector generated a total return of 12% in the 12 months to December 2025, its strongest performance since 2018. Income returns were robust at 8.5%, above the 10-year average, while capital growth lifted property values back to levels last seen a decade ago. For the

second consecutive year, the South African Property Index also achieved the highest total return in local currency terms across the MSCI global index constituents.

The sustained positive performance of commercial property in South Africa is reflective of a more constructive macroeconomic backdrop and stable to improving property fundamentals. Perhaps more importantly, those improvements are no longer isolated to a single part of the market, but can be observed across multiple sectors.

Representing 61% of the MSCI index by value, the retail sector, for example, delivered a total return of

The strong fundamentals supporting South African property's recovery

12.7% in 2025, up from 12% the year before. Township and rural retail also outperformed, generating returns of 17% and 17.8% respectively. These outcomes have unfolded against a backdrop of moderating inflation and lower interest rates, both of which have provided support to consumer spending. The South African Property Owners Association's (SAPOA's) 4Q25 Retail Trends Report showed trading density growth of 3.9% year-on-year, lower than earlier in the year but broadly tracking inflation, while tenant demand for quality retail space was still healthy. Vacancy rates improved to 4.5% and tenant affordability, measured through gross rent-to-sales ratios, was stable at 6.8%.

In the industrial property sector, demand for logistics facilities, tenant-driven developments and persistently low vacancies underpinned activity throughout 2025. Accounting for 11% of the MSCI index, the sector once again delivered the highest total return among the major property classes at 13.4%. Capital growth moderated relative to 2024, yet income returns were stable. In

many respects, industrial remains the sector where the relationship between demand and supply appears most favourable, with available space constrained by tight vacancies while rentals continue to grow.

Meanwhile, office property has long been viewed as the sector facing the greatest structural challenges, which is why its recent performance may be among the more significant developments in the market.

The sector, which comprises 18% of the MSCI index, delivered a total return of 9.7% in 2025 compared with 9.4% in the previous year, while both income returns and capital growth improved year-on-year. Most encouraging has been the improvement in vacancies. According to SAPOA's 4Q25 Office Vacancy Report, the national office vacancy rate declined from 15.8% in 2024 to 12.8% in 2025. Yet the office recovery also highlights an important feature of the current property cycle: performance is becoming increasingly differentiated. Coastal markets such as Cape Town and Umhlanga are still outperforming the Johannesburg metro, while modern, well-positioned precincts are attracting demand that older assets in the same nodes struggle to replicate.

These results suggest that the

sector's recent performance is being supported by sound fundamentals: retail is benefiting from healthier consumer conditions, industrial is enjoying strong structural demand, and office vacancies are moving in the right direction.

None of this removes the challenges facing the sector, nor does it suggest that all property assets will perform equally well. What it does indicate is that the foundations supporting commercial property have become more constructive than they were several years ago.

Ongoing geopolitical tensions are expected to create inflationary pressures and uncertainty around the future path of policy rates, both locally and globally. Those dynamics have implications for economic growth and, by extension, for tenants, landlords and capital providers alike. For now, however, commercial property finds itself in a stronger position from which to absorb those pressures. After four consecutive years of capital growth and the strongest total return since 2018, the conversation has shifted from whether recovery is possible to how sustainable it proves to be.



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Guide to Real Estate investing

... exploring alternative entry points for beginners

By Daniel KONTIE

I spoke on a real estate panel at Labadi Beach Hotel on the topic "Unpacking Thriving and New Markets and Strategies to Invest in the Real Estate Sector in Ghana". Immediately we ended the session, close to half the participants surrounded me to seek more insight into how they can invest in the real estate sector in Ghana.

To many, it was a dream to pursue someday when they gather enough funds. Little did they know that, that dream can be materialized even now using the little or no resources they have. But among the masses that came to me was a young University of Ghana student. She was so passionate about real estate investing but lamented a poor financial background that makes her see this dream coming to pass in a far distant future if it comes at all.

But while she was still counting her problems and reasons why her dream and passion may be a mirage, I looked at her closely and noticed that she was using an iPhone 16 ProMax. Wow, I exclaimed in my thoughts.

So after pouring all her frustrations, I told her she has more than what it takes to start her real estate business today even while a student. She was like what! What do

you mean sir!, she asked in surprise, and I asked her as whether the iPhone (iPhone 16 ProMax 1TB) was for her and she said yes. Then I told her again if she is aware the price of her phone can buy a plot of land or even two (2) or be given in exchange for a land in areas such as Tsopolli and some other parts of Accra and she said no.

The rest is history, the point here is, there are many people out there with the mindset that one needs to have huge capital to be able to venture into real estate investing. In fact, it is good when one has huge funds to start with, but whatever the case may be, one can still start with the little he has or even start with nothing at all. This is not motivational speaking. We have been there before, it is sound industry information you need.

Having had this experience with many people over the years as an industry thought leader speaking on real estate programs, I decided to publish this article to help persons nurturing ambitions to invest in the real estate sector, are well informed enough to take the swing. Therefore, the purpose of today's article is to present a formidable guide to real estate investing in Ghana, exploring alternative entry points for beginners. Now, without wasting time, we shall be taking you through six (6) entry points beginners can use as gateway into real estate investing irrespective

of how small their initial capital may be. We shall be looking at; the Land Sale Agency Entry Point, Housing Sale Agency Entry Point, Building Material Supplier Entry Point, Joint Venture Entry Point, Property Rental Entry Point and last but not least, the Barter Trade Entry Point.

Land Sale Agency Entry Point

One can start his or her real estate business without cash; this sounds weird but it is possible. The Land Sale Agency Entry Point is a real estate investor beginner entry point where the individual subscribes to a trusted real estate company and sell their lands on commission basis.

Subsequently, an agreement could then be reached between the agent in question and the real estate company to covert commissions into lands for the agent. A dual arrangement could even be made allowing the agent to receive commission at a certain percentage and the rest converted into lands. The beginner who can do this consistently for two (2) consecutive years or more will have enough parcels of land to start his or her own real estate land banking investment.

In some cases particularly with lands owned by chiefs, when an agent brokers the purchase of bulk parcels, the chiefs most often give out extra lands to him by way of appreciation even beside what is agreed upon in their written commission contract. Depending on the size of the transaction, the agent can land a parcel as huge as an acre of bonus land or more in addition to his entitled commission.

Let me get practical here with an illustration as to how one can employ this concept. There are many bankers and other corporate workers out there who have excess liquidity but lack the information on genuine real estate companies to buy lands from. Drawing a strategy targeting only bankers and working your strategy out within a year can guarantee surprising results. The sale may work magic if one is able



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to negotiate installment payment plans or a hire purchase plans between these bankers and the real estate companies. This allows many to buy these lands in multiple units over time without putting stress on their budget.

In fact, the demand for hire purchase lands has been fantastically high in recent times, the only challenge there the agent will have to surmount is in twofold, one, information asymmetry and two, availability of trusted real estate companies to do business with.

What this means is that, anyone who will be able to make this information of available hire purchase lands to the working public and is able to connect this working public to these trusted real estate companies to deal with, is already on his way to a successful real estate investing business. Just a few weeks ago, we facilitated a similar agreement between BuildMasters Ltd and Estate Masters Ltd. It is not a rocket science, you too, can.

Housing Sale Agency Entry Point

This concept is similar to the Land Sale Agency Entry Point; the mode of operation is however quite different. Unlike the land sale agency concept

where commissions can easily be converted to lands, houses are more expensive than lands. Therefore, converting commissions into houses can be challenging. However, one can have a commission agreement and the commissions accrued over time could be used in acquiring lands in developing areas.

It is possible for one to say selling houses is difficult and may take a very long time to broker a deal, even though that cannot be discounted, the truth is, the commission from one such deal can buy even an acre of land depending on the location. This can be the entry point as a land banking investor. There are instances where developers even give cars, lands etc to agents in place of commission.

A classic example is a gentleman who was given a car together with many other forms of compensation in place of cash commission selling houses for Adom City Estate years back. Today, this gentleman in question has his own real estate development, the Lord's View Estate near the Ace Heights' Grace Court, in Tema Community 25. Time and space will fail us to mention all the practical case studies we have recorded on the field over the years.

It is not that easy, but I can tell you with authority that, success in this industry is more of how rich you

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Guide to Real Estate investing

...exploring alternative entry points for beginners

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are with industry information than the amount of physical cash you have to start with. Seek industry information from industry thought leaders, consultants, brokers, developers etc. Build strong quality network and database and that will be enough to stage a kick-off.

Building Material Supplier Entry Point

Sometimes, it is interesting to see people who are into building materials for so many years and still wonder or struggle on how to enter or venture into real estate investing.

Admittedly, small scale building material suppliers may find it quite difficult to engage this entry point. However, medium to large scale suppliers can easily enter into the real estate investing sector through partnership with off-plan developers. This is a concept where a building material supplier signs an agreement with an off-plan developer to supply building materials for the development of the property in exchange for a given number of units of the development. This can easily be done through either a partial or full barter agreement for units of the development in exchange for materials. This is proven to be one of the effective real estate investment strategies and has been adopted by some players over the years. This normally works with industrial scale real estate developers most often into gated communities.

In this entry point, the agreement could vary in several ways depending on the situation, convenience or options available to the parties. For example, a developer may take care of labor whilst the building material supplier takes care of the supply of all materials to the project. Alternatively, the material supplier may supply only materials.

We can even have a more complex agreement involving multiple parties where one part is the provider of the land, another party supplies labor and another supplies the building materials. For example, such complex agreement is most often done with high-rise buildings where the financial muscle of two (2) parties is not enough to execute the deal. But remember that in all circumstances, one will always have to engage the requisite professionals in the drafting and the subsequent signing of these agreements.

Barter Trade Entry Point

It is interesting many think that barter is an obsolete trade model after the invention of paper money. If you the one reading this article is part of that school of thought, perish your thought, it isn't.

The barter trade entry point is still relevant in the real estate

investing sector. In fact many have used it to acquire lands and made fortunes from this over the years. This is normally common with family land owners or lands owned by the chiefs.

Depending on the situation or whatever variables informing the agreement, cars, cows, watches, cellphones, mattresses, bicycles, motorbikes, tricycles, cement and other building materials alike. Citing practical situations, a few years back between 1992 to somewhere 1996, DVD players, cassette recorders (known commonly as tape) were given out in exchange for lands in areas such as Kokrobitey, Kasoa etc.

The list goes on and on ad infinitum. I am pretty sure by now one would understand why I told a university student with confidence that, she could start her real estate business whilst still in school as a student. That iPhone 16 Promax can be given out in exchange for plots of land in areas such as Tsopoli, Agortor, and some parts of Kasoa etc to start with. She can even get two (2) plots or more depending on how desperate the land owner is in need of the money etc.

Sometimes, it is interesting to see people carry two (2) phones, Samsung Galaxy Z Fold that costs about Ghs 26,976 and the second phone iPhone 16 Promax that cost averagely Ghs 29,000 yet they tell you they do not have enough to invest into real estate. If only they are willing to give those two (2) phones in exchange for lands, they could even get a plot or more depending on the location and that will be a good starting point for their real estate investing business.

I am pretty sure by now, you are beginning to appreciate the fact that, it is no longer about having enough physical cash to start, but rather the level of industry information one has. Just like you consult your medical doctor when you have strange feelings or symptoms in your body, so is real estate investing.

Speak to the professionals when you have mixed feelings about real estate investing and you will always have no regrets, this is the more reason why industry leaders such as the Africa Continental Engineering & Construction Network Ltd etc are around to guide you through in all your real estate investing journey.

Joint Venture Entry Point

Joint ventures (JV) are crucial in the real estate industry. This is the situation where resources are pooled from multiple partners to develop a project. It could be one party contributing the land and the other bringing in the funds to develop the project. There could be multiple partners depending on the nature of the project and consensus of the parties involved. It is often done between landowners and developers and in most instances where someone has the land and does not have the resources to develop it. Another person has the money but does not have the land.

Sometimes, some investors do not want to go through the pain of land acquisition or may not like to spend part of their money on land

acquisition etc. In such circumstances, the land owner gives out the land to be developed where a number of units are allocated to him whilst the rest goes to the developer in question.

Joint Ventures (JVs) that we have personally witnessed and facilitated are high-rise buildings where the developers take portions of the ground floor and some apartments in the first and middle floors whilst the land owner takes the rest at the subsequent floors. It could also be the other way round depending on the agreement reached between the parties.

In the case of residential properties, some number of units are allocated to the developer and the rest to the land owner. Even with the joint venture, there can be more than three (3) parties to the agreement, one the landowner, the other the building material supplier and the third could be the labor supplier. The material supplier supplies the entire project for some number of units of the development, the landowner takes his units and the labor supplier also takes his share.

Property Rental Entry Point

The property rental entry point is another interesting entry point for beginner real estate investors. This is where an individual acts as rent agent over time to accumulate more commissions to enter into mainstream real estate investing. Similar to the housing sale agency, it is quite challenging to convert commission into units of a property to an agent. However, the agent can accumulate commissions by himself and venture into mainstream real estate investing. But in adopting this entry point, one has to set his priorities right.

Residential rentals may take years of agency business without any good savings to start a real estate investing business with. The reason is, commissions from residential rentals are paltry compared to commercial rentals.

Essentially, this is to advise that, for one to fast-track their way into real estate investing using the Property Rental Entry Point, then commercial property rentals should be the ideal option to take. But in all these, it is important for us to let you know that the list is non-exhaustive, there are still many entry points for beginners into the real estate investment space. But we shall end here for want of space and time; you can always contact us for more insight and professional guidance for all your real estate investing decisions.

Challenges with low entry points for beginners

As simple and so interesting that these low entry points may sound and are presented here, do not be deceived that it is that simple. It is important to draw your attention that it can be very challenging getting started using any of the

following concepts as a beginner. In this concluding part of this article, we will summarize the challenges and offer solutions to overcoming each challenge. Among these are;

Information Asymmetry

Sometimes it is extremely difficult to get the right partner who fits into the given concept or entry point you want to adopt. It could take years for one to get the barter partner, joint venture partner etc. However, this can be taken care of engaging industry practitioners, consultants, brokers, and developers etc to find, bid or strike the deal for you.

Trust

Moreover, trust among parties involved in such agreements is sometimes not predictable. One can strike a joint venture deal today commit some resources into the project only to be told his partner is withdrawing from the agreement. Sometimes, the challenge could be as a result of a unilateral decisions taken by a partner in respect of the agreement without engaging or consulting some key stakeholders on the side. For example, when you have a property or land owned by multiple persons such as siblings used for such an investment like any of the above discussed concepts. In the process, when there is disagreement between them, the execution of the entire agreement becomes a challenge.

Another example worth mentioning for ease of comprehension that can also derail any of the concepts discussed is when the land in question being used is owned by a couple. In the event there is a divorce along the line, the execution of the entire agreement becomes a challenge because, the parties may each want to withdraw their shares in the investment. However, trust issues can be mitigated by engaging lawyers and all stakeholders, allowing enough time for deep thought-through decisions whilst inserting stringent remedial clauses to mitigate the incidence of fall outs.

Effects of Speculative Information

Sometimes, speculative information around can make a party along the line thinks that he/she has been shortchanged in the deal. It could be around valuations of the land, materials, number of units allocated per the agreement etc.

The moment a party feels shortchanged along the execution of the agreement; chances are that the agreement may be set aside which will be a cost to all parties involved. The impact of speculative information can be managed by engaging certified surveyors, quantity surveyors, values etc and most importantly, using the Land Valuation Division (LVD) of the Lands Commission for all land valuation issues. This is because land valuation information from this department is not easily contested.

Valuation Disparities

The most difficult part of all the above concepts is the valuation aspect. This is where the biggest challenge is and if not managed well will make the investment plan not materialized in the first place and even if it does, may not be executed successfully. Normally where the issues arise is, for instance, how many housing units should the

landowner take in exchange for giving out the land in the situation of the barter concept or how many units should the building material supplier take in exchange for the material supply.

In case of the land and houses sale agency concepts for instance, what is the dividing line and as whether that is fair for all parties. How many plots of land is worth giving out in exchange for selling 10 cars etc. These valuation controversies can lead to disagreements that may lead to a total collapse and non-execution of the investment plan. The antidote to this also is the need to engage lawyers, quantity surveyors, land surveyors, brokers etc. This gives some level of trust and confidence making all parties feel somehow getting value for what they are giving away etc.

Conclusion

In conclusion, let me reiterate that, getting started, your real estate investing isn't as tough as differential calculus as you may be made or conditioned to believe. Remember also that one does not need too much of a huge initial capital to start with. The most important part is to have enough industry information and working with the right industry stakeholders.

I do not know if the following developers will take it kindly citing them as practical beneficiaries of some of the concepts discussed here in chatting their way into big time real estate investing in Ghana. I wish they give me the permission. Bluerose Estate is one of Ghana's leading providers of affordable housing, started as landscaping company. Regimanuel Gray started as block factory and diversified its way into Ghana's largest social and mid-end developer. The Almighty Adom City Estate started as a building material supplier and made its way to the top as Ghana's leading affordable housing provider in Ghana.

The Greens, Sethi Realty etc all started as building material suppliers, the Lord's View Estate, Amanqaur Real Estate and Construction also started with real estate agency etc. Time will fail us to exhaust the list of how majority of the developers or real estate investors started and today made it to the list of multimillionaires in Ghana.

In concluding this article, let me also sound a note of caution, it is not like those days where anybody gets up calls and parades himself as a real estate agent. The coming into force of Act 2020 (Act 1047), the Real Estate Agency Act mandates that one cannot engage in any real estate transaction if one is not certified by the Real Estate Agency Council (REAC). This is captured categorically in Section 22 of the Act. Therefore in all these, it is important for one to seek council with certified brokers and agents in order not to fall foul of the law.

Finally, I would end by saying that it is easy but it is not that easy. This is the reason why one has to seek understanding and get the professionals along with you. On this note I recommend again the Africa Continental Engineering & Construction Network Ltd to you for all your real estate investment services. We are by far the leading Real Estate Developer, Real Estate Consultant and Construction giant in Ghana and in Africa. Search our website online on www.acecnltd.com and send us a mail. We have you covered 360°C.

08



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Afro-Arab CEO pursues bold mission to redefine home ownership

By Sandra Agyeiwaa OTOO

Alhaji Salamu Amadu, Founder of the Afro-Arab Group, describes himself not in corporate terms but as a servant of God and humanity. For him, business is not merely about profit but about purpose and solving problems that directly improve lives.

"If you say I should tell you about myself, I am just a common man, a servant of God and then the servant of people. So, I believe every human being has a purpose and my purpose is to serve God and humanity," he stated.

This philosophy has shaped a 19-year entrepreneurial journey that began long before Afro-Arab Group was formally established. From the age of 10, he was already involved in business alongside his father and brother, trading in foreign exchange on the informal market.

After secondary school, he took a decisive step to build what would become the Afro-Arab journey. What started as an ambition rooted in family enterprise has evolved into a diversified group focused on social entrepreneurship and impact-driven investments.

Over nearly two decades, Mr. Amadu has experienced the full spectrum of business realities, successes, setbacks and lessons. Yet he frames every experience as meaningful.

"The journey is beautiful because I have seen everything

along the line. The good, the bad, the ugly and the nasty. But in all, I take it whether good or bad - as a blessing," he mentioned.

"When it's good, it's a blessing. When it's bad, there is blessing also in it. So, the journey so far is beautiful. We have learnt a lot of things, we are still learning and we are still growing," he added.

Afro-Arab Group, he explains, was built on the idea of social business ventures designed to solve societal challenges while remaining commercially sustainable. However, the journey has not been without obstacles.

One of the major challenges, he noted, is aligning vision with execution, particularly when working with people who may not immediately understand long-term goals.

He also pointed to broader structural constraints in Ghana's business environment, especially access to financing. According to him, even when funding is available, the terms are often restrictive, limiting expansion for emerging businesses. Trust, too, remains a recurring challenge in partnerships, requiring caution and strong internal systems.

Despite these hurdles, Mr. Amadu remains committed to scaling impact, particularly through housing. His most ambitious vision is the construction of 200,000 homes, a project he describes as still in its early stages but already gaining momentum.

"My most rewarding project, I'll tell you, I'm not even there. Because my vision now is to build

200,000 houses and the journey has just begun. From that, I don't think one percent has been done. But so far, so good. We do a lot of projects and people are happy about the projects that we are coming up with," he reiterated.

Housing, for him, is not just a business line but a social responsibility. Afro-Arab Properties, the real estate arm of the group, is structured to make homeownership more accessible, especially for ordinary Ghanaians who are often priced out of the market.

"Afro-Arab Properties is coming up to make sure that all Ghanaians will be able to buy a house. We are very open, we are very flexible, we are very considerate to make sure that we also help to reduce the housing deficit in Ghana," he explained.

"We will use all the technologies to make sure that we have done that. We are open for everyone. We are just like a microfinance company. Our doors are open to whichever client that can work with us," he added.

He recalled encounters with beneficiaries who expressed excitement about upcoming housing opportunities. On one occasion, he was approached by women who followed him simply to express hope that the housing initiative would reach them soon.

The company's model is deliberately flexible. Unlike traditional real estate developers, Afro-Arab offers minimal down payments and allows clients up to five years to pay without interest.

through thirteen upper storeys as a contemporary institutional landmark. Its strong rectilinear form and consistent grid façade project stability, professionalism and a global corporate presence.

At its heart, a dramatic central atrium frames a suspended globe, the building's striking visual centrepiece and a fitting symbol for organisations with national reach and global ambition.

Landscaped terraces soften the tower's scale, while the open base invites pedestrian flow and a welcoming sense of accessibility. Crafted in durable, high-quality materials with generous glazing, the building balances monumentality with light-filled, human-scaled interiors.

The setting is as compelling as the architecture. Cantonments City is Accra's most sought-after address, and Globe Tower sits within minutes of the seat of government at Jubilee House, the Police Headquarters, the United Nations offices and the American, Korean and Chinese Embassies.

Accra International Airport

In some cases, customers are even invited to propose their own payment terms.

The aim, he says, is to remove barriers to ownership and tailor solutions to individual circumstances.

Mr. Amadu believes that Ghana's housing deficit can only be addressed through collaboration between the public and private sectors. While he acknowledges engagement with government institutions, he also highlighted the bureaucratic challenges that slow progress.

"I think what the government needs to do is to partner private sector people and get some one or two incentives for them. They can deliver. We are trying," he indicated.

He is optimistic, however, about ongoing dialogue with officials to expand partnerships that can accelerate delivery.

Beyond business, he draws inspiration from figures such as Aliko Dangote, a Nigerian billionaire industrialist and philanthropist who is the Founder and Chief Executive Officer (CEO) of the Dangote Group; Ibrahim Mahama, a Ghanaian businessman and Founder of Engineers and Planners, a West African indigenously owned mining company; and the Chief Executive Officer (CEO) of Zoomlion Ghana Limited Dr. Joseph Siaw Agyepong; individuals he believes are driven by problem-solving rather than personal wealth accumulation. Their example reinforces his own philosophy that entrepreneurship should address real societal needs.

Additionally, he stated that companies such as Emaar in the Gulf countries, which are heavily involved in real estate and large-scale infrastructure development serve as key inspirations.

He noted that these are the kind of organisations worth looking up to because they focus on solving real-world problems. For him, the central principle is ensuring that one's purpose is rooted in problem-solving.

Mr. Amadu remains actively involved in operations, particularly customer engagement. He insists on

speaking directly with clients to resolve issues and ensure satisfaction.

"We have our band that handles one project after the other. When it comes to customer service, I don't leave the work for only my employees to do. I make sure that I am directly involved. I also talk to customers," he noted.

"Yes, one or two issues may pop up, but we make sure that we have their understanding and then we solve the problem for our customers. So I am very, very much involved in the work, whatever it is," he further explained.

He mentioned that although the company is focused on affordable housing, it does not compromise on quality or simply offer low-cost solutions without value. He explained that the goal is to ensure customers receive value for their money, with engineers working continuously on designs to deliver high-quality results.

He added that each project serves as a learning opportunity, allowing the team to improve from one development to the next. While acknowledging that perfection is not always possible, he stressed the company's commitment to consistently striving for excellence in delivery to customers.

He said his outfit believes in creating products that make it possible for everyone, regardless of class or background to access property and secure decent living conditions. He stressed that homeownership is not achieved overnight, noting that in many countries abroad it can take at least 10 years to acquire a house, often through bank financing and long-term repayment with interest.

He pointed out that many Ghanaians, however, expect to own homes immediately without proper planning, which he described as a major challenge in the housing sector.

As Afro-Arab Group expands its footprint, Mr. Amadu's focus remains clear, building a business that creates dignity through access to housing, opportunity and social mobility. For him, the ultimate measure of success is not accumulation but the number of lives positively changed.

Globe Tower A new landmark rises in Cantonments City

A new landmark is taking shape on the Accra skyline, and it is now leasing. Globe Tower, the latest Grade A development within Cantonments City, brings premium office space and a signature third-floor restaurant to one of the capital's most prestigious enclaves, with a limited

number of floors now available to forward-looking organisations.

Scheduled for completion in the second quarter of 2027, the tower marks the next chapter in a district that has redefined how Accra works, lives, and unwinds.

Designed by the acclaimed Magna 5 Group, Globe Tower rises from a columned ground floor

and the Central Business District are both within easy reach, the kind of connectivity that matters to top multinationals, local corporates and institutions deciding where to headquarter.

Crucially, Globe Tower is not a standalone building but part of Cantonments City, Ghana's first branded mixed-use enclave and a fully integrated live-work-unwind environment.

The district is home to Grade A buildings, supports more than 2,000 people at work each day, and provides over 1,200 secure parking bays, along with continuous power, water, security, ambulance services and professional property management.

Dining, leisure and a landscaped green park lie within the enclave; and its award-winning, environmentally conscious design helps keep both operating costs and carbon in check. For tenants, it is an address that signals permanence and prestige to clients, partners and talent alike.

Globe Tower is developed by Goldkey Properties, a fully Ghanaian-owned developer established in 1997 and a member of the CH Group.

Over nearly three decades, Goldkey has delivered more than 300,000 square metres of residential and commercial space and built eight Grade A buildings across Cantonments City, earning the confidence of blue-chip occupiers - including EY, PwC, Huawei and Vivo Energy - and collecting international, continental and national honours over the years.

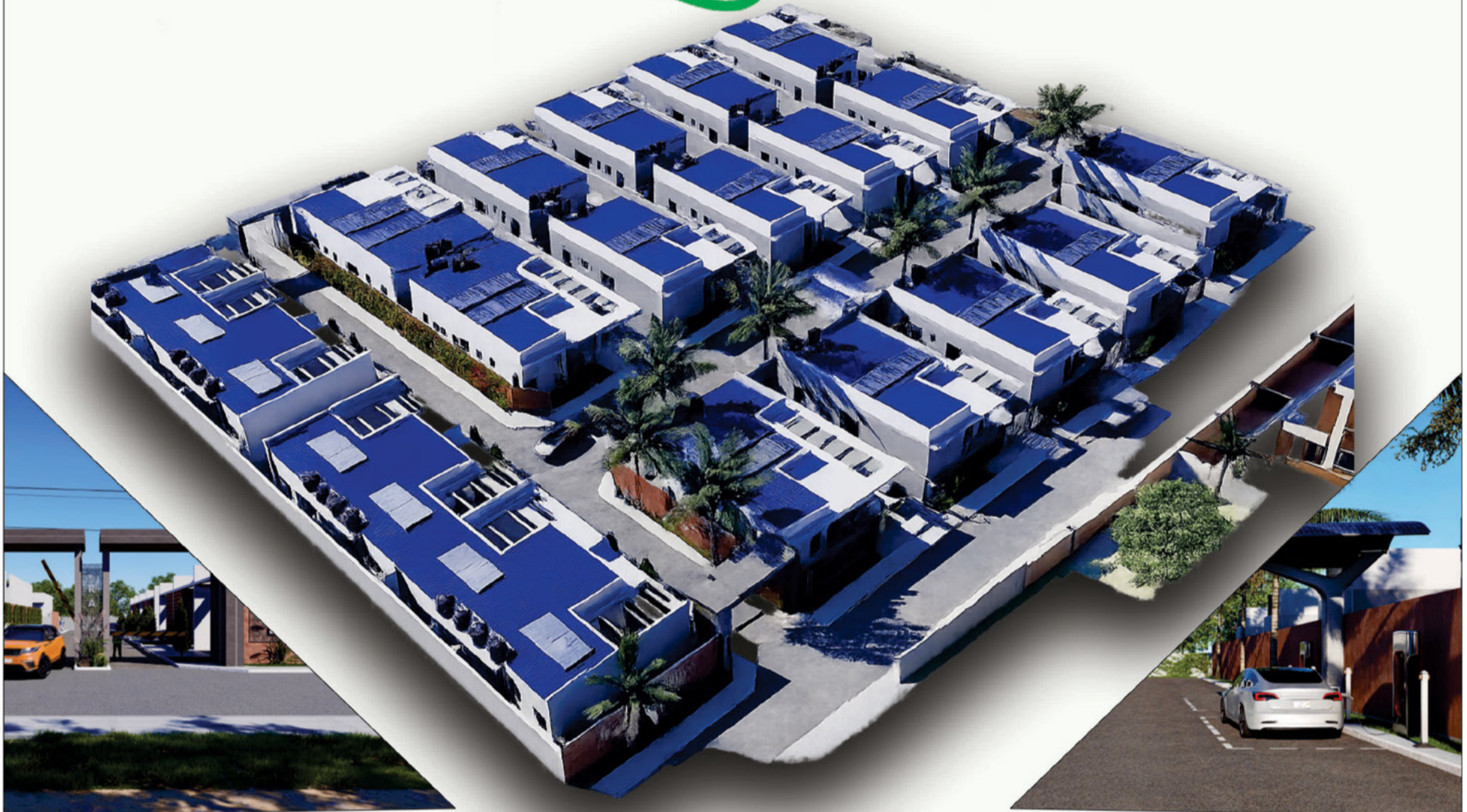
As part of the CH Group whose interests span energy, financial services and real estate, Goldkey pairs institutional-grade delivery with a depth of resources and services few developers can match.

With completion approaching in 2027, only a limited number of floors remain at the very centre of Accra's most dynamic enclave.

To explore the space and discuss terms, **contact Goldkey Properties on 055 588 7777 or 055 588 7799, or visit www.goldkeyghana.com** to arrange a private viewing.



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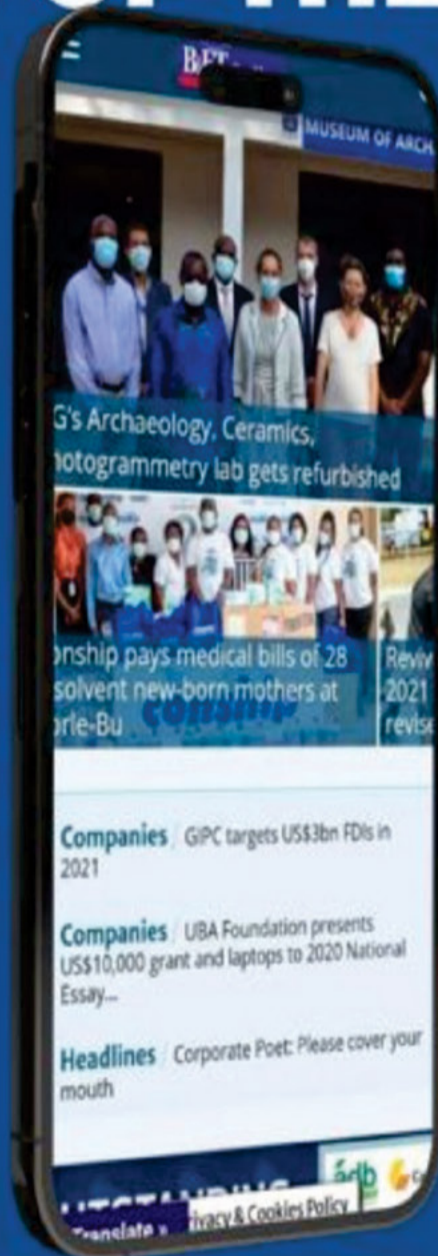
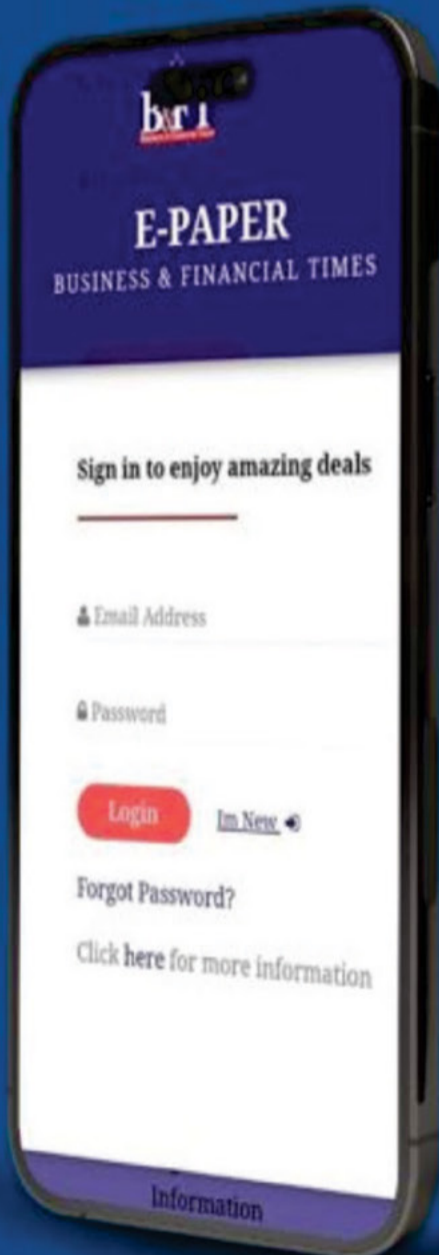
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