

Welcome to
àjòjé™

By TALIBRICKS

November 1st - 31th 2023





Let's CO

Create
Own
Earn

àjoje™

By TALIBRICKS

Ajoje is a unique real estate co-ownership community managed by TALIBRICKS. Our clear goal is to enable co-creation, co-ownership and co-earning opportunities for individuals with keen interest in real estate alongside their family, friends and like-minded individuals.



àjoje™

An Opportunity Of A Lifetime To Co-Create, Co-Own & Co-Earn

with
àjojeTM **EXCLUSIVE**

(ASSET/CAPITAL GAIN + RENTAL INCOME)

N3.5M PER SHARE **40 SHARES LEFT**

BENEFITS INCLUDE:



Cashflow
Asset
Ownership

Asset
Ownership
In City Centre

Rapid Asset
Value
Appreciation

Steady
Cashflow

Low Start-up
Capital

OFFER VALID TILL NOV. 30TH OR WHILE STOCK LAST

Why Consider Co-Ownership?

Here are five benefits of co-ownership with Ajoje:



**Lower Entry
Costs**



**Reduced
Financial Risk**



**Leverage The Expertise
Of The Management Team**



**Generate Steady
Cashflow And
Rental Income**



**Enjoy All The Benefits
Of Real Estate Ownership.**

**Project
In Focus**



**4 Bedroom
Duplex**



**Serene
Environment**



**24-hours
Security**



**Alternative
Power Supply**



How it works:



Buy Slots at
Off-Plan Stage



We Sell 2 Units at
the Price we bought 3



Retain & Furnish 1



Rental Income from Retained
& Furnished Asset



Repeat the Process

Entry Capital = 3.5M per share





How to Subscribe

01

Obtain and
Fill the Form

02

Pay to the Designated
Account Number.


Account Number

101 485 4436



Talibricks Property
Solutions Ltd

Previous Project & The Developer

 Dideolu Estate,
Ogba-Ikeja

PREVIOUS PROJECT

 **Orange**
Apartments

1,2&3 Bedroom Apartments

DEVELOPER



àjoje™



àjojë™

Pioneer Project

📍 Millennium Estate Gbagada

Work in Progress



4-Bedroom Terrace Duplexes


 **Millennium
Estate Cbagada**



Work in Progress



4-Bedroom Terrace Duplexes

 **Millennium
Estate Gbagada**



What is a co-ownership scheme? ?

A co-ownership scheme is a type of property investment where a group of people pool their resources to purchase a property together. Each one owns a share of the property and receives a proportional return on their contribution.

How much does a unit of this 4 Bedroom Duplex cost? ?

A unit of this 4 Bedroom Duplex in Orange Terraces Gbagada cost N120m

What are the benefits of a co-ownership scheme? ?

The benefits of a co-ownership scheme include reduced financial risk, shared costs of ownership, and the opportunity for passive income through rental returns and/or appreciation in property value.

How much does 3 units of these 4 Bedroom Duplex cost? ?

3 units of these 4 Bedroom Duplex meant for Ajoje in Orange Terraces Gbagada cost N340m

Who is the developer behind the Project? ?

LIFEPAGE Property & Investments Limited

How much does a unit share cost? ?

A unit share in this co-ownership scheme costs N3.5m

What is the developer's track record in delivering similar projects in the past? ?

31-unit of 1, 2 and 3-bedroom flats at Orange Apartments, Ogba-Ikeja delivered under one year is a testament to the capacity of the company.

How many shares are currently available within this window period? ?

60 share unit



FAQ

Are there any eligibility requirements for contributors?



Equity participators must have verifiable and legal source(s) of income.



Can I sell my unit share(s) before the end of the lock-in period?

Yes. However, right of first refusal must be presented to existing subscribers.

How is profit distributed among co-owners?



Profit is distributed among 'co-owners based on their share of ownership in the properties.



How do I become a co-owner in this scheme?

To become a co-owner in this scheme, you need to commit by completing the subscription form and paperwork as provided by our team. After which payment must be made to designated bank account

What is the lock-in period on this project?



5 years is the lock-in-period.
We anticipate creation of 10-20 units of retained assets within this first 5 years period.




What is the maximum number of share units that I can acquire in this co-ownership scheme?

You can only acquire as many as available at the time of subscription.




FAQ

Is it possible to cash out my contribution, and if so, how soon can I do so? 


Yes but it is subject to how quickly your unit shares is sold (Estimated time 30 - 90 days) after request has been officially made.

What is the potential returns on my contribution, 


Our first profit is estimated at 30 - 40% within the first 12 months which is however retained in asset for rental income purposes. Within this first 12 months capital has been recouped and process repeated.

How secure is my contribution in this co-ownership scheme, and what measures are in place to guarantee the security of my capital? 

All funds are backed by real estate. Aside that, the assets are insured to guard against potential loss of capital in case of eventualities.

 What is the timeline for the delivery of the first phase of the project?


This project is meant to be delivered within 6 - 10 months

 When can I expect to start receiving returns on my contribution in this co-ownership scheme?


Rental Income is meant to be paid quarterly. Therefore, we expect rental income 3 months after property has been handed over.




FAQ

Are there any tax implications associated with contributing into this co-ownership scheme? 


A Withholding tax on profits/income which will be charged at the prevailing rate will be applicable.

What are the projected expenses of the retained properties, and how will they impact shareholders rental income? 

The projected expenses for the properties include facility management costs. These expenses will be deducted from the total revenue, and the remaining net profit will be shared among the shareholders based on their stake in the properties.

Will co-owners have access to regular reports or updates on the performance of the property and the co-ownership scheme as a whole? 

Absolutely!
Project update during construction will be sent every fortnight, while facility management and financial reports on retained assets will be sent every 3 months to co-owners.

Are there any potential risks associated with contributing in this co-ownership scheme, and how will these risks be mitigated? 

The only known risks are as follows:
Environmental & Contractor's risk: this will be covered by insurance.
Financial risk: funds are entirely tied to assets and not treated as interest-based loans to anyone.
Currency & Inflation Risk: There will be timely and maximum use of resources.
Political & Government Policy Risk: Adherence to relevant guidelines, codes, standards, and government policy to ensure there's no violation.

What happens if a co-owner passes on? 

Where a co-owner dies without a will, the spouse, or children or parents or siblings will in that order, be treated as beneficiaries.



FAQ

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