

# Digest



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Issue 22



## FEATURES

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# MESSAGE FROM THE CEO

Dear Friends & Investors,

It gives me great joy to connect with you once again through this month's edition. At Username Properties Ltd., our mission has always been to make property ownership accessible, especially for young people and families who dream of having a place to call home. Over the years, we have walked this journey with thousands of investors and it is always fulfilling to see those dreams come to life.

Today, my emphasis is on investing in satellite towns. If there's one lesson the last decade has taught us, is that Kenya's satellite towns are no longer just emerging towns but that they are the next frontier for growth. Infrastructure developments such as the Nairobi Expressway, the dualling of Waiyaki Way and the expansion of bypasses have made these areas more accessible than ever before.

Towns like Kikuyu, Ngong, Kamulu and Juja have seen land prices increase by over 100% in some cases. But beyond the numbers, these areas offer more than just homes; they offer a ready community. Satellite towns enable investors to secure spacious plots at a fraction of Nairobi's booming prices, all while enjoying modern amenities, clean and serene environments.

The opportunities in satellite towns are two-fold. You can either invest now and hold the property for long-term appreciation or buy and develop immediately to meet the growing demand for housing. Either way, the returns are significant.

We hope you enjoy this quarter's edition and look forward to bringing you even more in the next one.

**Sarah Wahogo**

CEO, Username Properties Ltd







## PROPERTY LAW TIP – UNDERSTANDING CO-OWNERSHIP IN KENYA

Buying property with a spouse, friend, or sibling is a smart way to share costs and grow investments. However, without proper legal structures, disputes may arise. In marriage, the Matrimonial Property Act offers protection, while outside marriage, ownership is guided by joint ownership agreements. Matrimonial property refers to property acquired by spouses during the course of their marriage. Under **Kenya's Matrimonial Property Act**, any property acquired during marriage is presumed to be jointly owned by both spouses, unless there is a prior written agreement stating otherwise. This means that even if only one spouse's name is on the title, both may still have legal claims because one person is simply holding the property in trustee for the other.

### Joint ownership Outside Marriage

In cases where individuals are not married but wish to own property together, the law provides for **joint ownership which takes two forms**.

- 1. Joint Tenancy** – Both parties own the property equally, and if one dies, the surviving co-owner automatically inherits the deceased's share (right of survivorship).
- 2. Tenancy in Common** – Each party owns a distinct share of the property, which can be passed on to their heirs or assigned to others.

Therefore, before you get into that joint ownership with your friend, relatives or family, ensure you explore the co-ownership agreement and engage with licensed professionals. Remember that the fee of engaging professionals is very minimal compared to the peace of mind you get knowing your investment is safe and secure.

# Project Spotlight – Imperial Gardens Kikuyu: Why It's Selling Fast

Imperial Gardens Kikuyu is quickly becoming one of our most sought-after projects and for good reason, of course.

Located just 15 minutes from Kikuyu Town, easily accessible via the newly expanded Waiyaki Way, this prime residential estate combines affordability, accessibility and the promise of rapid value appreciation.

The project features well-demarcated plots, graded access roads, perimeter fencing and ready access to water and electricity. Its strategic location puts it within minutes of reputable schools, shopping centers, hospitals and the Southern Bypass, hence making it ideal for both residential living and investment.



1/8 TH ACRE PLOTS  
**Kshs. 1,249,000**

## DID YOU KNOW?

A fascinating part of Kenyan town history

Many places got their names because locals either misheard or reinterpreted English words during colonial times. Here are some interesting ones for you

**Kaloleni (Nairobi & Coast)** – From the English word “colony,” locals pronounced it as Kaloleni during colonial settlement schemes.

**Shauri Moyo (Nairobi)** – From Swahili & English mix, “show your moyo (heart)” but originally a mishearing of colonial officers telling residents to “show your permit.”

**Kariobangi (Nairobi)** – Said to have come from locals mishearing the word carry a bang (linked to explosives used during construction works).

**Embakasi (Nairobi)** – From the English word embassy, mispronounced by locals during the colonial period.

**Kabarnet (Baringo)** – From “Governor Barnet,” a British administrator in the area.



# PROJECTS ON OFFER



## Matuu Sunrise Estate

**Kshs. 250,000**

The project is located just 10-minutes drive from Matuu Town and is only 100 meters from Thika - Garissa highway.



## Nakuru Opal Estate Annex

**Kshs. 650,000**

Nakuru Opal Estate Annex is easily accessible via the Nakuru-Eldoret Highway, just a 20-minute drive from the vibrant Nakuru City and only 100m off the Rongai tarmac.



## Terra Gardens Ngong

**Kshs. 699,000**

Terra Gardens Ngong is conveniently located just 20 minutes from Ngong town along the Ngong-Kibiko-Suswa road. The project is approximately 38km from Nairobi CBD via Ngong Road.



## Kiota Ville Katani

**Kshs. 2,200,000**

This property is located in Syokimau - Katani just a 20-minute drive from Mombasa Road.

# FEATURE STORY: PLANTING ROOTS IN NGONG - THE INSPIRING STORY OF A YOUNG COUPLE



When Daniel and Mary walked into the Username Properties office two years ago, they carried both excitement and doubt. Newly married and in their late twenties, they had always dreamt of owning property before turning 30, but like many young couples in Kenya, they assumed land prices were beyond their reach.

A casual conversation with a Username client relationship manager changed everything. They learned about flexible payment plans, affordable plots in Kimuka, Ngong and the company's title deed guarantee. The couple booked a free site visit the following weekend and were amazed by the sight of their plot in Ngong. "When we stood on that plot for the first time, we knew it was ours," said Mary.

Over the next six months, Daniel and Mary committed to paying in instalments, guided by the Username team at every stage. Today, they are not only landowners but also planning to break ground for their first home by the end of this year. Their story is a reminder that with the right guidance, land ownership is possible for anyone willing to take the first step.

At Username Properties Ltd., we celebrate Daniel and Mary's journey and wish them all the best as they move forward into this exciting new chapter. Their experience is proof that young couples can achieve their dream of homeownership without being overwhelmed financially.

We invite more young couples and families to take advantage of the opportunities we provide to own property in fast-growing areas. Ngong continues to be one of our best-selling projects, offering affordable and strategically located plots that promise great value for both living and investment. With flexible payment plans and a dedicated team to guide you, your dream of owning land is closer than you think. Join us for a site visit every Wednesday and Saturday and let us help you accomplish your dream of home ownership today.



# CELEBRATING EXCELLENCE



Maureen Mutahi, Marketing Manager, awarding Brian Muli, Client Relationship Manager for 1st fully paid plot in Kiota Ville - Katani.



Dorina Mirembo, Sales Manager, awarding Esther Naima, Assit. Sales Manager, for being most improved with target hit.



Sarah Wahogo, CEO, awards Gabriel Ombati, Sales Manager, for 1st fully paid plot in Imperial Gardens - Kikuyu



Violet Njoki, HR Executive, awarding Chris Muchui, for the being the best presenter.



Team Ace being awarded by Mercy Gakonyo, Head of Diaspora Business & Sacco for achieving over 50% of their sales target.



## EVENT INVITE

### Join Our Site Visit Every Wednesday & Saturday

Nothing beats seeing your future investment in person. This Saturday, we invite you to join our guided site visit to Imperial Gardens Kikuyu and other exciting Username projects.

Here's what to expect:

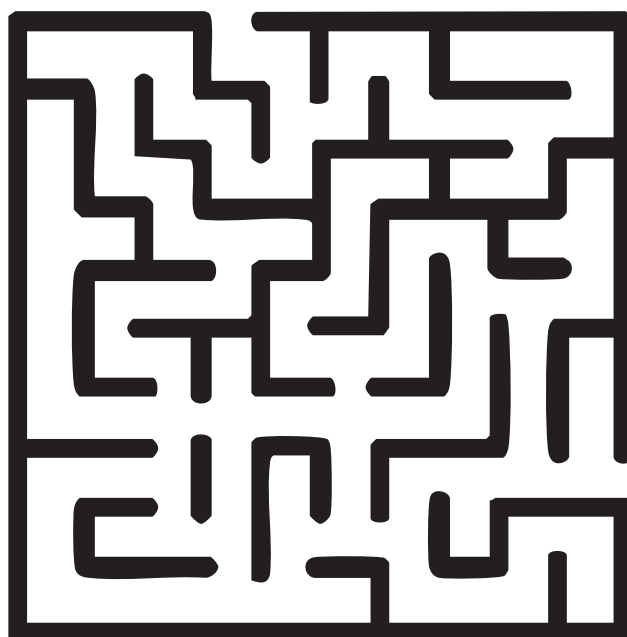
- Free transport from Nairobi CBD
- Networking with fellow investors
- A guided tour of available plots
- One-on-one consultations with our sales team
- On-site booking with exclusive discounts

Whether you're a first-time buyer or a seasoned investor, this is your chance to explore high-potential properties with zero pressure. Username Properties offers you insights, scenery and opportunities.

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## PUZZLE

Help Abscondita get home.





# WE PROMISE AND DELIVER



Username staff issuing Title Deeds



## CULTURE

We honoured cowboy day by dressing up like cowboys



Username Staff celebrating quarterly Birthdays





## **HEAD OFFICE**

Le'Mac, 4<sup>th</sup> Floor,  
Church Road, Westlands.

## **NAIROBI TOWN OFFICE**

International Life House, 6<sup>th</sup> Floor,  
Mama Ngina Street, Nairobi.

## **NAKURU TOWN OFFICE**

Assumption Centre, 4<sup>th</sup> floor  
Moi road, Nakuru.

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