

Digest

A Publication of Username Investment Limited

September 2024 - December 2024

Issue 20



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CHRISTMAS MESSAGE

Dear Username Family,

As we celebrate this joyous Christmas season, we reflect with immense gratitude on the journey we have walked together over the years. We have grown into a trusted brand with over 65 projects completed and more than 21,000 title deeds issued. This success has been made possible by the unwavering support and dedication of our staff, our investors here in Kenya, and our valued diaspora clients who continue to believe in our mission.

To our incredible staff, thank you for your hard work and commitment to excellence. Your efforts have been the foundation of our achievements and we are deeply grateful for your contribution to making affordable land ownership a reality for so many Kenyans. Your unwavering dedication to providing world-class customer service has been instrumental in shaping Username Investments into the brand it is today.

To our esteemed investors, we express our heartfelt appreciation for entrusting us with your dreams and aspirations. Your belief in Username Investments fuels our passion to deliver value-added properties and ensure your investments thrive. Whether you are building your dream home, securing land for future development, or supporting loved ones from a distance, your investment with us keeps raising the bar.

As we look ahead to a new year, let us celebrate the milestones we have achieved together and remain committed to creating opportunities that transform lives. May this Christmas bring you joy, peace, and cherished moments with your loved ones. From all of us at Username Investments, we wish you a Merry Christmas and a prosperous New Year!

Warm regards,

Sarah Wahogo

CEO Username Investment Limited



1. What are the steps involved in the land transfer process in Kenya?

The steps include conducting a land search, signing a sale agreement, obtaining a Rates Clearance Certificate, securing the Consent of Transfer, paying stamp duty, submitting transfer documents, and completing the title deed transfer at the Ministry of Lands.

2. Why is conducting a land search important when buying land in Kenya?

A land search confirms the seller's ownership, verifies the accuracy of the title deed details, checks for encumbrances, and ensures the land's legal status, helping you avoid fraudulent transactions.

3. What documents are required for a land transfer in Kenya?

Required documents include the original title deed, signed transfer forms, passport photos, national ID, KRA PIN certificates for both parties, a sale agreement, and a Rates Clearance Certificate.

4. How do I confirm the ownership of land in Kenya?

You can confirm ownership by conducting a land search using a Green Card at the Ministry of Lands. This reveals the official owner, land size, and any encumbrances.

5. What is a Sale Agreement in the land-buying process, and why is it important?

A Sale Agreement is a legally binding document outlining the terms of sale, price, payment plan, and transfer conditions. It protects both buyer and seller by clearly defining responsibilities.

6. How much stamp duty is payable when transferring land in Kenya?

Stamp duty rates are 2% for rural areas and 4% for urban areas. The amount depends on the land's location and value as assessed by the Ministry of Lands.

7. What is a Green Card in the context of land ownership in Kenya?

A Green Card is a document kept at the Ministry of Lands containing detailed records of a property's history, ownership, and transactions.

8. How long does it take to transfer land ownership in Kenya?

The process typically takes 30 to 90 days, depending on the completeness of the documents and the operational efficiency of the Ministry of Lands.

9. What fees should a buyer budget for in the land transfer process?

Budget for land search fees, lawyer fees, stamp duty, transfer fees, and other administrative costs.

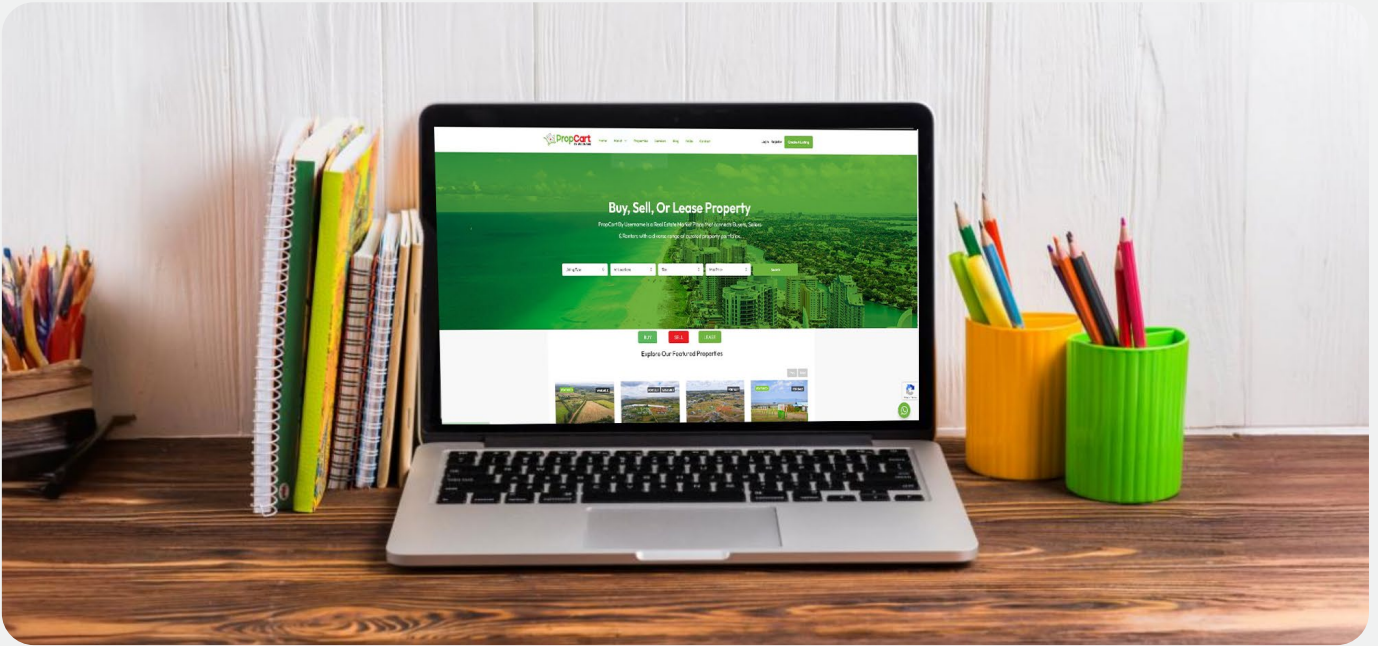
10. Can I transfer land ownership without a lawyer in Kenya?

While it is possible, involving a lawyer is highly recommended to ensure legal compliance, protect your interests, and avoid potential fraud.

11. What does the Ministry of Lands require for title deed transfer?

The Ministry requires the original title deed, signed transfer forms, IDs, KRA PINs, passport photos, a sale agreement, and the Rates Clearance Certificate.

PROPCART BY USERNAME



PropCart by Username is a listing platform designed to provide a comprehensive and seamless experience for anyone looking to buy, sell, or list property for sale in Kenya. It offers a highly competitive advantage over other listing platforms because it utilizes advanced digital marketing strategies to ensure that listed properties reach the most relevant demographics. This saves the lister a lot of time which they would have used trying to narrow down their clientele. PropCart by Username offers a tailored approach to meet the needs of property agents, sellers and buyers alike.

Why Choose PropCart by Username?

Unmatched Market Reach - Kenya's real estate market has grown rapidly, fueled by increasing interest in land investment, home ownership, and commercial property. However, for sellers, reaching a pool of genuine, serious buyers is crucial. Propcart by Username brings that connection directly to you. With a vast network of prospective buyers nationwide, Propcart provides a wide-reaching platform, helping you attract more interest in your property, products or services without the limitations of traditional methods.

Seamless, Seller-Friendly Process - The selling process can be daunting, especially with paperwork, legal considerations, and financial transactions involved. PropCart by Username provides an end-to-end solution, ensuring each step of the sale is secure and transparent. From listing guidance to finalizing agreements, PropCart's team of experienced professionals will guide you through every stage, reducing stress and saving time.

Transparency and Trust - Kenyan buyers and sellers alike seek transparency and security in their transactions. PropCart by Username emphasizes this, fostering an environment where all parties can trust the process. Every listing on PropCart undergoes thorough verification, and the team works with property experts to ensure accurate, fair pricing.

Professional Support and Guidance - Selling property is not just about listing it online and waiting. PropCcart by Username offers expert support throughout the process, from initial listing to final sale. The team at PropCart provides property sellers with valuable insights on market trends, pricing, and buyer expectations. They offer advice on optimizing property presentation, which can make a significant difference in attracting customers.

Fast and Efficient Sales - Time is often of the essence in property sales. Many sellers face delays due to inefficient processes or difficulty finding the right buyers. With PropCart by Username, you can list your property in minutes, giving you immediate exposure to thousands of prospective buyers. PropCart's network, combined with our effective marketing strategies, attracts potential buyers efficiently, helping you secure a sale faster than if you were to go it alone.

Conclusion

PropCart by Username is your trusted partner willing to walk with you in your property selling or acquisition process. Whether you're buying or selling, PropCart provides a one-stop solution tailored to meet your needs. It is the go-to listing platform in Kenya, transforming the way people find and invest in property.



PROJECT UPDATES

Kiota Ville - Katani Value Additions

Value additions at Kiota Ville - Katani are now complete. This property is located in Syokimau - Katani just a 20-minute drive from Mombasa Road. Value Additions include: Stone perimeter wall, Borehole water on site, Electricity is on-site & Magnificent estate gate with security guard house



NEW PROJECT ALERT!

MATUU SUNRISE ESTATE

1/8TH ACRE PLOTS

250K

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

SMS 'MATUU' TO 20321 / CALL 0725 000 222

Username
A tradition of trust

PROJECTS ON OFFER



Nakuru Grove Gardens

This property is located in a fast-growing area, just a 10-minute drive from Solai town center.

Kshs. 449,000



Nirvana Estate - Konza

This project is located just a 5-minute drive from Malili shopping center ensuring easy access and connectivity.

Kshs. 650,000



The Delight - Nakuru

The project is located 20 minutes' drive from Nakuru City, 300M off the Nakuru – Eldoret Highway.

Kshs. 749,000



Amber Estate - Kitengela

This property is located just a 10-minutes drive from the Kitengela town center.

Kshs. 1,800,000



Royale Court - Juja

Located only 25 mins drive from Nairobi CBD and 2 km from the Thika Superhighway.

Kshs. 3,199,000

PHOTOS

Customer Service Week



Username staff posing for a photo during the first day of the customer week



Username clients receiving their Title Deeds and gift hampers during Customer Service Week



Username staff posing for a photo during the last day of the customer week

Agents Forum Event



Engagements during the Agents Forum Event. An event meant to create awareness on the PropCart platform.

Dependable Brands Awards



Username staff receiving their Most trusted Real Estate Company Award at the dependable brands event



Reuben Kimani, Group Chairman Username Investment Ltd. posing with his Lifetime Achievement Award in Real Estate



Username staff posing with their award

EMPLOYEES OF THE MONTH



Eleine Mueni

October 2024

Sales Department

She has consistently performed exemplary well, recorded improvements in revenue August to September and for the month of September, she hit and surpassed her revenue targets



Esther Naima

October 2024

Sales Department

She has consistently performed exemplary well, recorded improvements in revenue August to September and for the month of September, she hit and surpassed her revenue targets



Patrick King'ori

November 2024

IT Department

He has resolved the ICT backlog, introduced a ticketing system for issue tracking, and ensured continuity during internet outages with backup plans. Going above and beyond, often working after hours, he has kept our ICT systems running smoothly

DEPARTMENT OF THE MONTH - SEPTEMBER 2024



The Marketing team consistently exceeds expectations, driving brand growth with innovation and dedication. Key achievements include campaign success, like “Land Rush Fridays”; skill development through the “Mteja Wetu” video and in-house animation; boosting online presence with strong content; fostering a positive work culture through initiatives like “Gorgeous Grandma” and “Frenzy Fridays”; and winning the Best Presenter Award three times. Their dedication and results-driven approach have significantly impacted the organization.

SALES AWARDS



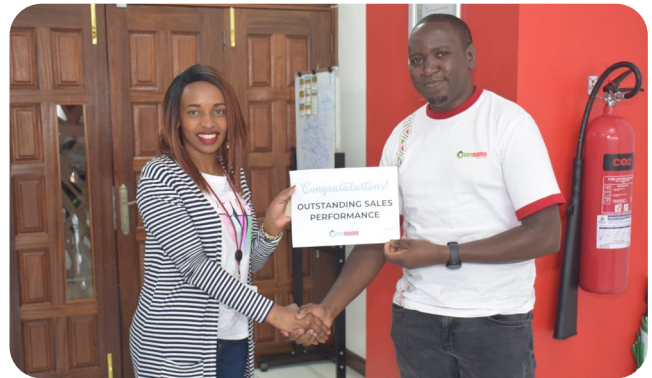
Left, Sarah Wahogo, CEO Username, awarding Sylvia Muhia, Client Relationship Manager for 1st cash sale at Konza Manor Gardens



Left, Maureen Mutahi, Marketing Manager, awarding Christine, Client Relationship Manager for being the most improved



Left, Susan Ndung'u, Finance Manager, awarding Sylvia Muhia, Client Relationship Manager for 1st cash sale at Matuu Sunrise Estate



Left, Ruth Moraa, Customer Experience Manager, awarding Gabriel Ombati, Sales Manager for 1st cash sale at Nakuru Grove Gardens

CHANGAMKIA KRISI
na 7th Avenue

#ChangamkiaKrisi

✔ Invest with us this festive season and get rewarded with a **Christmas shopping voucher**

Title Deed

Invest with us this festive season and get rewarded with a Christmas shopping voucher

HEAD OFFICE

Le'Mac, 4th Floor,
Church Road, Westlands.

NAIROBI TOWN OFFICE

International Life House, 6th Floor,
Mama Ngina Street, Nairobi.

NAKURU TOWN OFFICE

Assumption Centre, 4th floor
Moi road, Nakuru.

Username Investment Limited

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www.usernameproperties.com

