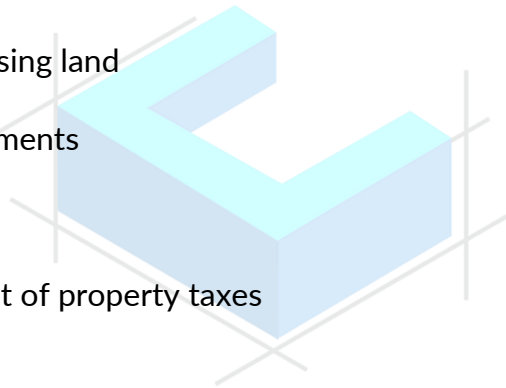


Turn-Key Real Estate Service Brochure

Our Turn-Key Real Estate service allows you to get into real estate with minimal capital, and minimal effort. Complete Housing and our contractors handle every aspect of your real estate including:

- Construction
- Finding tenants
- Maintaining and managing the property
- Finding and purchasing land
- Collecting rent payments
- Property sales
- Facilitating payment of property taxes



What makes this a good opportunity?

**COMPLETE
HOUSING**

Affordable housing in Accra is in low supply and high demand and the gap is increasing.

Based on a 2021 study by Numbeo, Accra was ranked as the 2nd most expensive city in the world when comparing housing prices to incomes. Most developers have focused on high and mid-end properties, leaving a shortage in affordable housing options, especially in Accra. At the same time, the population of Ghana is currently growing at a rate of approximately 2% per year and is very young with an average age of 21.51. Accra's population has grown from 2.9 million in the year 2000 to over 5.45 million today according to Ghana Statistical Service.

According to the Ghanaian Ministry of Works and Housing, Ghana has a shortfall of 1.7 million affordable housing units, and it is continuing to grow.

“Every year we are only able to deliver to the market about 40,000 [housing units],” said parliament majority leader Osei Kyei-Mensah-Bonsu. “Per year we require about 110,000, i.e., about 30% of housing needs. So, there is always a deficit of about 60,000 to 70,000 per year.”

In 2018, the Ghanaian government signed an Memorandum of Understanding with the United Nations Office for Project Services (UNOPS) to build 100,000 low-end units at Afiaman near Amasaman in Accra. In February 2019, the government entered a private-public partnership with the Hungarian company Solin to build 10,000 affordable houses across the country.

In 2021, the government purchased 4,500 acres of land in Greater Accra and Kumasi to build 2,803 affordable housing units. The government also created a plan to build 100,000-250,000 affordable housing every year for the next 4-5 years.

Clearly, there is an insufficient supply of affordable housing with a demand that is continuing to grow and will likely continue to do so for many years. Due to these market conditions, finding tenants for renting your units or buyers to re-sell them should be relatively easy.

Quick and Affordable Construction

The properties can be built in less than 90 days, and the total cost can be kept below \$20,000. Furthermore, because of the property's size of less than 25 sq meters, you can build multiple properties on a plot of land, bringing the cost of your subsequent inputs down to \$15,000 or less.

How much can I expect to make from renting one of these properties?

The rental price is at the discretion of the property owner; however, we will provide advice on pricing based on locations and market conditions. For most locations in Greater Accra, the property owner can expect to receive \$100-300 per month per unit in net revenue from traditional rent, or \$1,200 to \$3,000 per year. With a cost of the base property at \$12,500, and an annual return of \$1,200, this would be a 9.6% yearly return, which is very health for real estate. The cost of property management will be 8-10% of net revenue depending on the level of management required. The owner will be responsible for covering the cost of routine maintenance, but our crew will handle all of the work.

Short-Stay and "*AirBnB*" style real estate models will yield higher returns. Our base unit can be rented out at \$50 a night (or more), and if booked on average for 20 nights per month, the yearly return is \$12,000, which is an 96% yearly return. Note that this can be somewhat subject to tourism, however [tourism in Ghana](#) has been historically strong (with the exception of the anomalous COVID-19 period) and has seen growth especially due to the marketing gained with the star-studded [2019 Year of Return](#). Rentals of AirBnBs is not totally subject to tourism, as local Ghanaians do visit short-stay rentals for vacations and get-aways within Ghana, however diversification with both models can be used to hedge against tourism decline risk.

What if I want to sell the property?

When you want to sell the property, we will help you every step of the way. We will find buyers for you, facilitate the process, and keep you in the loop from the beginning to the end. Our sales fee is 2.5%-5% of the final sale value.

How will I receive my proceeds?

Receipt of proceeds is highly flexible. You can receive your payments via international wire transfer, ACH bank transfer (for USA accounts), bank to bank transfer (for Ghanaian accounts), or via cryptocurrency (any available on Binance or Coinbase). You can choose to receive your payments monthly or quarterly, and in the currency of your choosing.

What's your process for vetting tenants?

Our process involves a criminal background check, a financial review, and a face-to-face interview. We will compile this information for you and send it to you to review before accepting the new tenant.

Where will the properties be located?

The properties can either exist on our developed estates, or you can choose to build the property in a different location within Greater Accra.

Can we do other real estate models other than affordable housing?

Yes, it is totally at your discretion as to what you want to do with the properties. We can support both long-term rent and short-stay "AirBnB" style real estate. We will always provide advice with our knowledge of the market, but the model you choose, and the pricing is ultimately your choice.

COMPLETE

To get started, complete the application form on our website at:
complete.house/turn-key-realestate

To learn more about the Turn-Key Real Estate Service, [contact us](#) via:

WhatsApp: +1 571-215-3713

Email: service@complete.house

Ghanaian Phone Line: +233 25-793-3858