



1. Is SULSDEC Green Village a green field project or there are existing structures in the area?

SULSDEC Green village is a new urban community under development. Since our commencement last year, some of our clients (those who have been allocated plots) have already started preparing for construction of their houses (some are ferrying bricks) but most of our land is still vacant. Note that our land shares boundary with Lilongwe City Council (Area 49 New Shire) which is now a fully developed area. See the Google image below by following the link.

2. Do you have plots in other areas of Lilongwe City?

Currently available plots are at our site near Area 49 New Shire. We are planning to secure a piece of land at Kanengo and we intend to develop 714 plots. Officials at the Ministry of Lands have already visited/inspected the land and we hope to receive positive feedback from them.

3. What about in Blantyre, any plans of starting your work there?

In Blantyre, we are in the process of acquiring over 20 Ha of Private Freehold Land at Chigumula. We are currently working on technicalities and soon we will roll out our services. We will keep you informed/updated as soon as we open another project site.

4. At your Area 49 project site, does the land belong to the Lilongwe City Assembly, Ministry of Lands, Malawi Housing Corporation or it is indeed your own? Are you not just brokers negotiating between land owners and buyers?

Located in Lilongwe East, the land is legally categorized as Private (Freehold) Land (Chantunda, Kubuli Unit 15). It was converted from Customary to Private Land under the Registered Land Act of 1967(Cap 58:01) and the Customary Land Development Act (Cap 59:01). The land is not Public Land and it does not belong to Lilongwe City Assembly, nor Malawi Housing Corporation (MHC), nor Ministry of Lands and Housing. Note that the 1994 Constitution of the Republic of Malawi provides that all of Malawi's land (whether Public, Customary or Private) is vested in the state.

Our company acquires the land from various local families, piece by piece. We merge these pieces to create large blocks of land. Then we design sustainable urban communities in these consolidated large blocks. Plots of various sizes and types are created from these large consolidated parcels of land.

It is important to note that all family members owning the land are duly consulted, without any form of manipulation and they sign and approve the permanent acquisition of the land. This due diligence in the process of land acquisition has enabled us acquire vast land without any cases of disputes since our establishment. All the plots we allocate are safe, secure and protected



5. If these pieces of land are owned and registered by your company, how will I have the title of my purchased plot in my name after I make a full payment?

Yes, the pieces of land are owned by our Company. As stated above, the company acquires the land from local families in pieces and we create big blocks (where plots are created). To protect these big pieces of land, we apply for title with local authorities (Group Village Headman, Traditional Authority, District Commissioner and Ministry of Lands and Housing) in the company's name.

As a company, the process of land development is our core responsibility and is on-going. We have available land parcels with title deeds. Other parcels are still being processed with local authorities, while others are just entering the land registration system.

Note that we follow the due diligence in land acquisition and all interested members of the family sign before we acquire a piece (even if it is too small). We further sign a legal binding sale agreement with the seller which is witnessed by a lawyer.

There are two scenarios for you to get the title of the plot allocated to you.

- (i) **Process the title directly into your name.** If you wish to have your title as urgent as possible i.e. you want to use it to acquire financing from banks and other financing institutions, then we will allocate you a plot where we have not started registering the land with government. This enables us to process the title directly into your name. This means that you can have your title within a short period after finishing your payment. This method is faster but it will cost you an additional MK200, 000.00 (Two Hundred Thousand Kwacha Only), on top of the plot price (processing land title individually is a bit more expensive than making subdivisions of a big parcel).
- (ii) **Access to title after plot development.** If you decide to be allocated a plot where we have already processed a block title, you will only have access to your title after the plot is developed. We regard 'plot development' as any visible and appreciable construction works of the main structure as indicated in the Plot Application Form e.g. for residential – we expect to see construction of a house. The construction works of the main structure can be at any stage. Note that building a fence around the plot is not regarded as development (we do not allow our clients to keep a plot for speculation purposes- such places create hideouts for criminals that may terrorise the community).

In the plot allocation letter (which is legally binding), we indicate that you are the part-owner of our particular block Title Deed and you will be given a site plan that shows where your plot is located in relation to the whole block. The next step is that the title for the block will be dissolved and individual titles for each plot will be created (the company applies for subdivision of the same into individual leases for each plot). You will then have access to the title of your plot.



6. Does the area already have water and electricity or it will be done at a different phase and if so what is the plan like?

It is the company's responsibility to install water and electricity mains. But you will be required to apply to Lilongwe Water Board and ESCOM for your individual household connection. The Waterboard/Escom will tap the services from the mains we provide. Currently, the Lilongwe Water Board has made the assessment of the water services required on our project site and it has already provided all the specified materials needed to install the mains. ESCOM also made their assessment and we are expecting their feedback.

7. What are sizes of available plots and their prices? Also tell me more about free house designs that you offer?

Currently, available plot sizes are 15m by 30m going at MK698, 000.00 (Initial deposit of 25% = MK 174,500 and the rest to be completed within six months). Note that this does not mean paying the same amount every month. Our clients pay according to their income and their flexible time intervals provided the balance is paid in the said six months period. Other plot sizes are 18m by 30m going at MK837, 000.00 (with at least 25% of MK209, 250.00 as the deposit) and 20m by 35m and the price is MK1,085,000.00 (with at least 25% of MK271,250.00 as the deposit).

Note that the price per square meter of plots mentioned above is MK1550/m² (MK698, 000/450m²(plot size of 15m x 30m) =MK1550/m²). When we allocate you a corner plot which is slightly bigger, you will be required to pay for the additional area at the said rate of MK1550/m².

We give out free standard house plans for all our clients that acquire plots from us. We have four different standard plans (Two, Three and Four Bedroomed Houses) that we give out for free! If you buy a plot you will be given an opportunity to choose one design that works better for your family set up.

In case you need a special design or you saw a design elsewhere that you would like us to adopt (custom made design) we can design it for you at a small fee that you cannot get elsewhere. Our fees are MK806.56 per square meter. This means that when a design is completed (with changes of your choice) we just calculate the floor of the designed house and the amount of fees is automatically calculated.

8. You said you provide free standard plans – does this mean that the whole community will be of uniform housing with exception of a few individual modifications?

We provide free standard plans so that our clients may have a starting point towards developing their plot (*note that it is not a must to use our standard plans*). Our current experience shows that the community will have a mixture of designs (*we are working on more custom made designs for our clients*). We are also receiving already made designs. We anticipate a wide variety of finishes (even for the standard houses-they may not look the same when finished) as different clients have different tastes.



The only common and exciting feature in the community is that we will have a tree avenue, in double rows so that residents should drive and walk in a cool and nice shed. We will plant one tree on your plot. We will also be doing Palm Tree nursery this year and we anticipate to have more Palm Trees in the community. In short, green vegetation will be a common feature, hence the name SULSDEC Green Village.

9. What are other payment options apart from the 6 months? Any particular reason for this time frame?

The six month payment period was designed to create flexibility of payment. We understand that not all Malawians can afford to pay the amount at once, but it is manageable in instalments. In short, the six month payment system was designed to reduce financial stress on the households acquiring plots from us.

Note that when you make a full payment at once, you may enjoy a special SULSDEC privilege. Our experienced Architects and technicians will design you a house of your choice for **free**. The company provides you the right to give us a design brief of your 'dream house' and we will design you a custom-made or tailor-made house free of charge. Note that the value of such a design may equal to the plot price according to the current market fees of architects. In short, we make tailor-made designs for you at no cost at all (terms and conditions apply). In our local language, we call this '*kupha mbalame ziwiri ndi mwala umodzi*'-killing two birds with a stone.

10. What happens if you raise your plot price when I pay the deposit? Does it mean that I will pay the higher new price?

When one pays their plot deposit, the plot price remains the same until they finish paying within the said six months period. Even if we raise the plot price, this does not affect anyone who is already paying for their plot. Note that paying your plot deposit fixes the plot price during the entire 6 months period of payment.

11. What if one fails to pay the whole amount within the said 6 months? What happens?

There are several procedures that the company follows in this situation. The plot applicant is supposed to formerly write us, explaining the reasons they may not be able to finalize payments within the 6 months period. The company assesses the situation and there are three flexible options available:

- I. **Extension of time with extra two months.** If the applicant feels that they can finish their payment if given an extension of time, the company policy guides us to allow extension of time for a period of two months depending on the value of the plot on the current market price and other factors. Note that this extension is not mandatory.

II. Convert the paid amount as deposit for the new price of a plot (if the price of the plot being paid for has been adjusted).

If the applicant feels they can still pay but the additional two months may not be enough, our policy guides us to ask the applicant if they are willing to convert their amount paid as deposit for the adjusted price of the plot. This is only applicable if the plot price has been adjusted. For example if the applicant paid MK300,000.00 towards purchase for a plot which was at MK698,000.00 and the price has been adjusted to MK800,000.00, then the applicant will be requested to convert the paid MK300,000.00 as deposit towards the new price of MK800,000.00. In this case, the MK300, 000.00 will be regarded as a fresh deposit and the applicant will be given another 6 months to pay for the plot.

III. Repayment of the deposited amount. In extreme case where an applicant feels they can no longer afford to pay for the plot, the company policy guides us to reimburse the deposited amount minus applicable deductions. Our company policy guides us to deduct 20% of the deposited amount (Application fee and the Agency Fee - the reason is that part of the money is instantly paid to the officers that process applicant's file and this is non-refundable). We therefore deposit back 80% of the total amount deposited. We deposit this 80% into the account the Applicant provides on the Application Form. This money is deposited within 90 days after the written approval of reimbursement by the company management.

12. The company policy states that you sell one plot per person, would this as well imply per family or family members are considered differently as long as they hold different passports?

Yes, our policy allows us to allocate one plot per person and that does not mean families. Two or three individual members of the same family can be allocated different plots. We have several households that have acquired more than one plot on our side. Some of the households requested us to allocate them two plots side by side so that they develop it as a block (we also accept this arrangement).

Also note that if you apply for plots in the name of a company or business, we do not have a limit to the number of plots applied for. We assume that the company/business is acquiring plots for the employees or for other business purposes.

13. For the plots for family members you said can be allocated adjacent if they so wish, when it comes to development, can they not be joined? Do they still have to follow some design plans?



Yes, they can be joined and developed as one plot provided that the development (structure to be built) conforms with our zoning i.e. if the plots were allocated for residential purposes (this is selected on the application form) then we not expect the owners to set up, for example a Beer Hall or a Garage on the combined plots

14. Are these plots transferable at a later point and what are the conditions?

The plots are transferable at any time after the plot allocation. If you are transferring the plot to a person listed on the 'next of keen' the file fee is K5,000.00 (Five thousand Kwacha)- This means that the holder of the original file will request transferring the plot to the next of kin (the next of kin will be expected to fill in the form and provide the required information). The company closes the original and opens a new file for the next of kin. In an unfortunate situation where the original owner is deceased, transfer of file to the next of kin happens after the company receives a death certificate or letters of administration from the local authorities.

But if a plot is being transferred to a person other than the next of kin, the current transfer fee is MK20, 000.00. We regard this as a resale of the plot.

We also demand the required information of the new owner.

Also note that if you intend to sell your plot, you may inform us and we may buy the plot back from you.

15. How long does it normally take between application and board approval for allocation?

Once you make your final payment, it only takes 30 days to have a plot allocated to you. This is our company policy

16. In terms of development, do you have a specific maximum period within which the plot must be developed?

Yes we do and below are time-frames for development at SULSDEC Green Village: You are allocated a plot within 30 days of your final deposit (you will be contacted to visit your beacon as it will already be installed), and then you are given one and half years to prepare for your development (we call this period "Development Preparatory Period (DPP)". After this period, it is a must that work has to start on site. You are given eight (8) years to finish and occupy your house (or someone must occupy the house). Note that security of our neighbourhood is our number one priority and we do not wish to keep unfinished houses that may be hideout for thieves. Our project is designed in such a way that people should be able to build a house from their salary. In short, you have nine and half (9.5) years to develop the plot.

17. I do not stay in Lilongwe but I need a plot, how do I get a glimpse of what I am purchasing?



As a company, we prefer if our clients visit the land before they can make a commitment or decision to buy the plots. Note that the core business of our company is mass-housing development and we will build our own houses in the same area. In other words, we are developing this land with a special passion of ownership. Our clients have come to realize honest and sincerity of our company. This has made our company to build a solid reputation and has enabled Malawians living abroad to invest their resources back home. These Malawians in diaspora make their deposits without even seeing the land. Our promise is that your house or property will always have the value it deserves when you invest with us.

18. What will you do to make the community a safe, secure and decent place to raise my family?

In addition to provision of residential plots, the company has planned other zones for commercial, educational (schools), recreational (playfields, parks, open spaces, street furniture) and religious purposes. We also intend to provide space for a police unit. The community will have a comprehensive and modernised sanitation system. Spaces for waste recycling and collection have already been planned for. We have reserved spaces for offices and banks (commercial zone)- refer to the master layout plan. One of our commercial investors has already acquired a big plot to establish an Event Garden for weddings and others. The company has already developed a Nursery Garden (with thousands of various tree seedlings). We plan to have a fruit and vegetable garden that will enable Green Village residents have fresh supply of healthy fruits and vegetables. As stated above, greenery and landscaping will be one of the most captivating features of the community.

19. Do you have a Google map for the site on offer?

Yes we have a Google map (find the link below). Let us know if you have Google Earth on your gadget so that we may send you the kmz file (the file will show you the actual boundaries of our development area). Here is the link:
<https://www.google.com/maps/preview?q=lilongwe+malawi&hl=en&ll=-13.914365,33.731632&spn=0.017183,0.014248&sll=37.405074,-117.861328&sspn=28.662424,29.179688&t=h&hnear=Lilongwe,+Central+Region,+Malawi&z=16&iwloc=A>

Our company strives to ensure that all Malawians live in healthy and aesthetically sound urban communities.

We will be glad if you will make a decision to be part of our SULSDEC Green Village.

Lastly, we would appreciate if you may spare some time to visit the project area with us so that you make an informed decision.



You can download the Plot Application Form using this link:

http://sulsdec-mw.com/images/Form1_Sulsdec_Plot_Application3.0.pdf

You can bring the filled form to our offices at 1st Floor Myanmar House- City Centre Opposite World Bank/ACB Offices (follow our sign posts when you reach The National Library at City Centre) or you can simply scan and email the filled form to contact@sulsdec-mw.com or sales@sulsdec-mw.com or admin@sulsdec-mw.com. You may also call our official Consultants on 01770001, 01774512, 0884 742 136 or 0998 360 998, they will come in person to collect your Application Form (*they may also help you fill the form*).

You may use the account details provided below and remember to email us the deposit slip (our Accounts Department will email you the receipt).

Sustainable Urban Land and Shelter Development Consultants (SULSDEC),
National Bank of Malawi,
Account Number: 1000651498,
Capital City Branch