CENTUM re

JULY 2025

Newsletter



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SCAN TO CREATE TANGIBLE WEALTH

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PEARL MARINA

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Lakeside Living

In Timeless Comfort



Riviera Residencies

Welcome to Riviera Residencies, where thoughtful design meets tranquil living on the shores of Lake Victoria. Located within the master-planned Pearl Marina Estates in Garuga, Entebbe, these elegant 3 bedroom townhouses offer more than a home they offer a lifestyle surrounded by nature, serenity, and security.

With 22 units built in phase I, Riviera Residencies combines modern architecture with family functionality. Each home is crafted to offer seamless indoor-outdoor flow, blending comfort with timeless finishes. Security, privacy, and accessibility are all part of the plan.

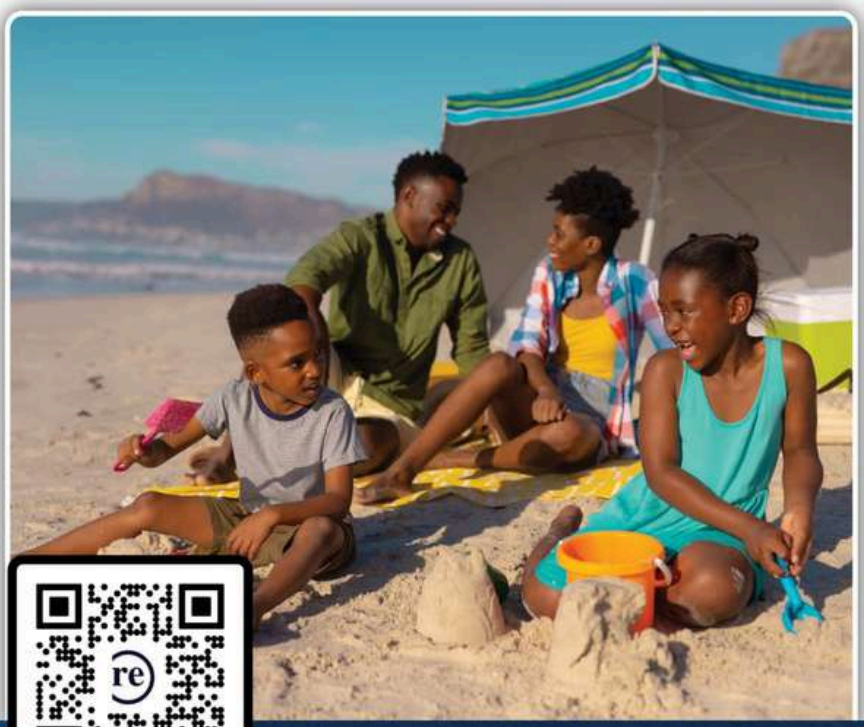
Featuring

- 3 Bedrooms + Ensuite DSQ
- 2 Living Rooms
- Dining Area
- 2 + 1/2 Bathrooms
- Open-Plan Kitchen
- Private Yard & Parking
- Gated Community



80%

Construction Complete



Part of Something Bigger: Pearl Marina Estates.

Nestled within Pearl Marina's 389-acre lakeside estate, a vibrant community of villas, bungalows, apartments, serviced plots, and shared amenities like green parks, a beach zone, and nature trails. This is a destination for those who value legacy, location, and lakeside living.



Come see it for yourself

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FROM THE MANAGING DIRECTOR

Dear Esteemed Clients,

It is our sincere prayer that this message finds you well.

In the words of Maxime Lagace, “Dreamers and artists change the world while others face the change.”

This month, we are inspired by early explorers, such as Christopher Colombus and Marco Polo, as well as the great migrations from the 14th century; all of whom remind us that it is movement and vision that have always shaped the course of human history.

In our lives, we are driven by the pursuit of opportunities, knowledge, success, and the chance to not only improve our lives but also those of future generations. These dreams compel us to move, to explore, and to build, just as they did centuries ago. Every day, we pursue our ambition, either by studying, starting businesses, moving abroad, or taking bold risks. As such, we are the modern-day explorers, chasing dreams that are inspired by vision and hope.

Our dreams not only shape our personal success but also drive the evolution of places and the transformation of communities. Whether from the diaspora or within local borders, we look for emerging opportunities to shape the future, to create value, and to be a part of meaningful developments.

Today, real estate stands as one of the most powerful avenues for pursuing our dreams and aspirations, simply because it builds legacy, offers financial security, personal freedom, and the opportunity to connect with our purpose. As real estate investors, we view cities and regions not merely as distant locations, but as opportunities; opportunities to create, to transform, and to leave a lasting impact. Investment for us becomes more than just a financial decision but a way of connecting with purpose and building legacy.

At Centum Real Estate, we are proud to walk alongside you on your journey, whether you're seeking stable passive income, building generational wealth, aspiring to grow your portfolio, or aiming for a lifestyle upgrade. From Two Rivers, nestled in the heart of Nairobi’s diplomatic blue zone, to Vipingo, the most serene destination along Kenya’s North Coast, and Pearl Marina, a premier waterfront development on the shores of Lake Victoria in Entebbe, Uganda, our award-winning projects are designed with purpose, to change the world, and to turn your dreams into a reality. This is only because our developments are designed to deliver long-term value, holistic lifestyles, and the opportunity to live, work, play, grow, and thrive.

In this edition of our newsletter, we take a moment to appreciate each one of you, for the role you play in transforming not only your own lives, but also the world around you. We especially celebrate our diaspora investors and every individual who has left home in pursuit of a dream, and remains committed to building a better future back home. Your grit, resilience, and ambition are true marks of courage and foresight. Our intentional investments are helping shape vibrant, inclusive communities that will create value for generations to come.

As you invest with purpose, we remain firmly committed to turning these dreams into reality, and to overcome every challenge along the way to ensure that your vision takes shape.

Together, we shape the world

Kenneth Mbae

KENNETH MBAE
CENTUM REAL ESTATE





Monthly Blog

The One Big Beautiful Bill and Diaspora Remittances

WRITTEN BY ERICK OCHIENG
EDITED BY LINET KANARIO

Ever seen a great nation asserting its status as a global superpower? Look no further than the United States of America! Just when the world is yet to have a breather from the recently sweeping tariffs imposed by the USA on its trade allies, once again, the U.S strikes – this time through the widely publicised "One Big Beautiful Bill." The bill, proposed as the new U.S. federal policy, contains an excise tax on international remittances, formerly set at 5% but later reduced to 1% for all transfers abroad. If enacted by early 2026, this tax would affect every dollar sent through formal channels such as banks, Western Union, and digital platforms.

This raises the question, how does this policy impact Kenya's economy? Statistics from the Central Bank of Kenya (CBK) shows that Kenyans living abroad sent home a record $4.94 billion (Ksh 640.75B) in the year ended December 2024, marking 18% growth that shattered the CBK's own estimates. "The United States remains the largest source of remittances, contributing 51 percent of total inflows in 2024. The growth in remittances continues to support Kenya's current account and stability of the exchange rate," said CBK.

Taxing Diaspora Funds: What's at Stake?

The mathematics are stark and unforgiving. If the remittance tax takes effect, each $1,000 sent from the U.S. could be penalized by $10. While this might seem modest, Kenya received $2.63 billion in remittances from the United States in 2024, meaning the cumulative impact of the tax threatens to extract over $26 million annually from Kenya's foreign exchange earnings.

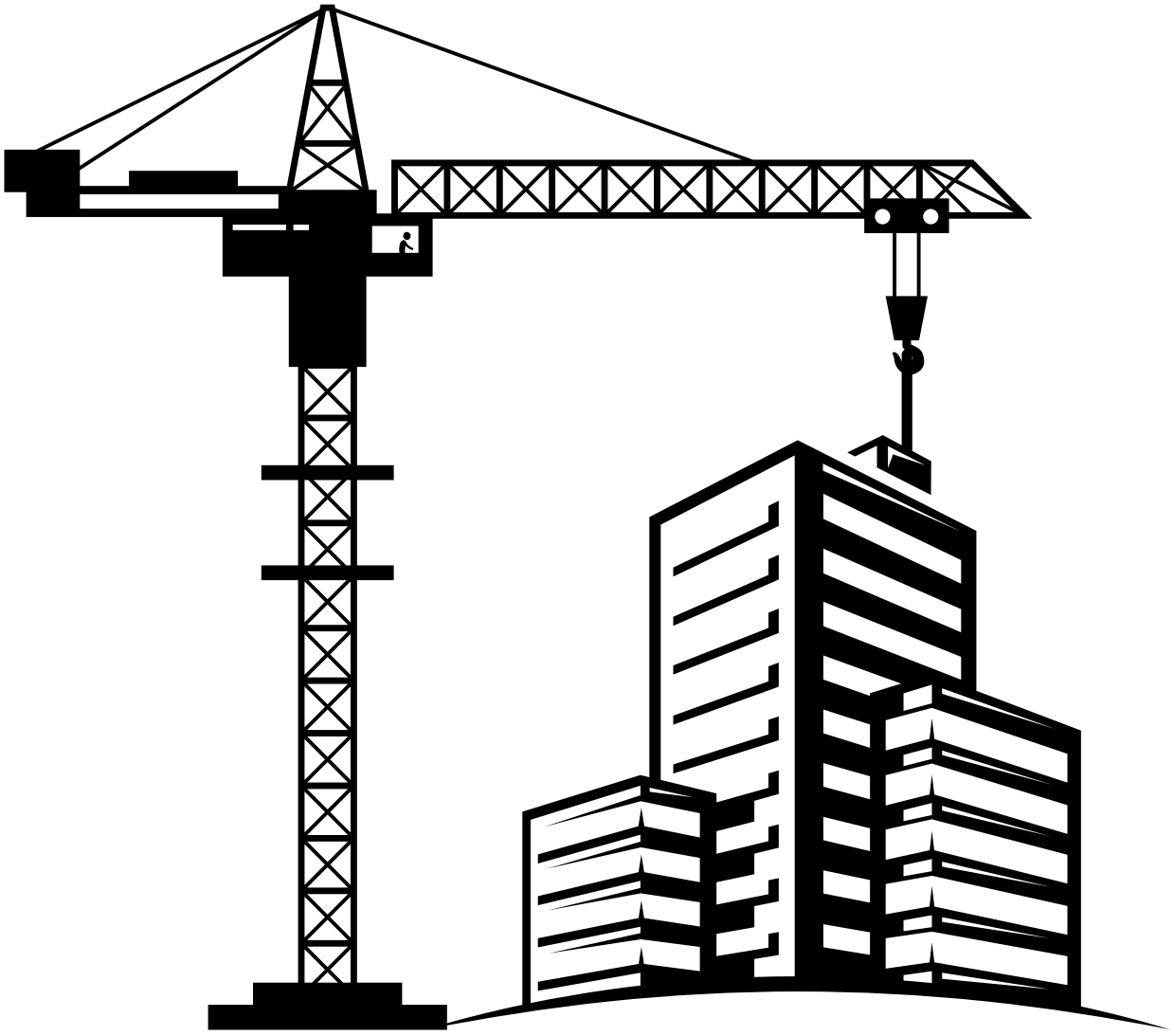
“This is about families who depend on these transfers for basic survival – school fees, medical bills and food. The Trump administration is essentially taxing poverty alleviation.” Says Dr. Shem Ochuodho, global chairman of the Kenya Diaspora Alliance.
The Kenya’s economic resilience has been underpinned by the inflow of diaspora remittances that contributes to 4.6% of our GDP. This elicits our next question, is it healthy for an economy to heavily rely on foreign inflows? Looking at the CBK’s reports, the national treasury has been watching with great concern as remittances have become integral to the country’s balance of payments. Why? Because any slight disruption to these inflows could have a cascading effect on the shilling’s stability, import capacity, and overall economic growth.

How Remittances Fuel Kenya’s Real Estate
The Kenyan diaspora is a major driver of the real estate market. Remittances by Kenyans abroad now account for the country’s largest source of foreign inflows. “Significant portion of these funds goes into real estate, such as buying land, homes, or paying mortgages.” Shares Kenneth Mbae, MD Centum Real Estate. This reflects a strong desire by Kenyans abroad to invest back home, either to secure a family residence or to generate rental income. These inflows provide liquidity and demand in the property market. Moreover, foreign investors are increasingly eyeing Kenya as a high-return property destination, given its low cost of living compared to global cities and the potential for growth. Overall, diaspora and foreign interest has cemented Kenya’s status as a top real estate investment hub.
However, a 1% excise tax, while seemingly small, may reverse the gains that the Kenyan real estate market has historically enjoyed. The tax could dampen the willingness of diaspora investors, especially when combined with transfer fees and economic pressures abroad. Less remitted capital may slow down property acquisition and reduce investment in new developments.
That would likely:

- Diaspora investors are likely to ask for guarantees to ensure safety of their investments i.e stricter delivery timelines, title deeds etc…
- Reduce demand for housing, slowing price growth
- Force developers to scale back or delay project launches
- Hamper affordability and constrain future mortgage uptake, especially by diaspora homebuyers

“Significant portion of these funds goes into real estate, such as buying land, homes, or paying mortgages reflecting a strong desire by Kenyans abroad to invest back home, either to secure a family residence or to generate rental income”

Mitigation Strategies
Brand and Trust
Kenyans in diaspora and foreign investors can ensure their investments carry manageable risks by investing with reputable developers with strong track records that span several years of delivered projects. The diaspora investors will benefit from transparent project delivery, assistance with documentation, legal compliance and structured payments.
At Centum Real Estate, we offer our clients confidence that our projects are anchored on strategic masterplans. We are a one-stop solution for all real estate needs, we offer everything from development, financing, property management, rent collection, to sales—ensuring that your investment journey is seamless, secure, and professionally managed. Here, we support not just transactions, but generational investments, designed to grow and endure.



Construction Updates; Nairobi Projects

Take a sneak peek into the latest construction updates on your new home! We are excited to share the progress & milestones as your property comes to life. Watch as each detail comes together, bringing you closer to the day you can step into your completed home. For more detailed updates or any specific inquiries, feel free to contact Centum Real Estate's offices using the information provided below:

+254 747 01 99 77
centum.re@centum.co.ke

We are here to keep you informed every step of the way.

July 2025



Cascadia Apartments

JULY UPDATE

Welcome to the July update for Cascadia Apartments. This report provides a comprehensive overview of the progress made on-site during the past month.

July Activities: Targets vs Progress

The past month saw substantial progress across various construction fronts.
Below is a detailed breakdown of our July targets and the progress achieved for each key activity.

Block D

Activity	July Targets	Progress Achieved
Level 12 to 14 Floor screed	100%	100%
Cascade D Internal ceiling and wall skimming	100%	100%
Level 1 to 7 Internal wall skimming	100%	95%
Level 5 to 10 Aluminium windows glass panels- Limuru facade	100%	90%
River Facade External Plasterworks	100%	100%
Basement level -2 Fire Fighting piping	100%	75%
Level 1-3 Apartment units floor tiling	100%	100%
Lifts Installation	50%	40%

Block E

Activity	July Targets	Progress Achieved
Level 12 to 14 Floor screed	100%	100%
Level 1 to 5 tiling in the units	100%	100%
Level 1 to 7 Internal wall skimming	100%	95%
Level 5 to 10 Aluminium windows frames- River facade	100%	90%
Level 5 to 10 Aluminium windows glass panels- Limuru facade	100%	85%
3br + DSQ Showhouse	100%	80%
Cascade E Internal ceiling and wall skimming	100%	100%
Basement level -2 Fire Fighting piping	100%	75%

July Activities: Targets vs Progress

External Works	July Targets	Progress Achieved
Boundary wall along Limuru road- foundation works	75%	75%

Other Blocks status in Cascadia Apartments

Block A	Progress
Sub structures	100%
Super Structures (level 1 to level 11 slabs done)	75%
External Masonry works	30%
Internal Masonry works	30%
Block B	**Progress**
Sub structures	100%
Super Structure	100%
External Masonry works	100%
Internal Masonry works	100%
External plasterworks -River facade	100%
External plasterworks-Two rivers facade	80%
Internal floor screed	80%
Internal door frames	65%
Internal wall skimming	30%
External aluminium window frames	30%

July Activities: Targets vs Progress

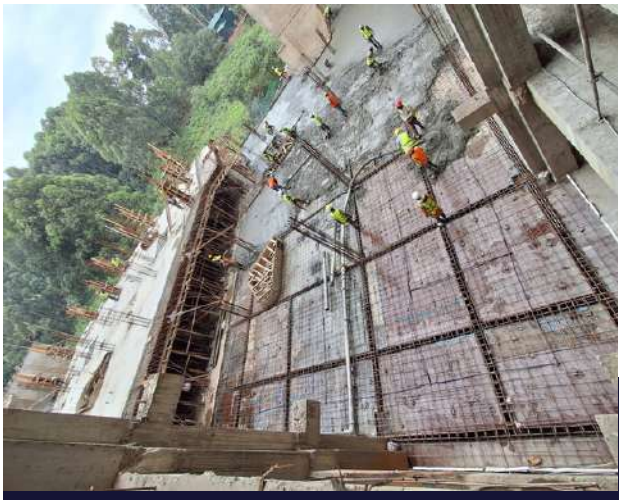
Block C

Block C	Progress
Sub structures	100%
Super Structures (level 1 to level 5 slabs done)	35%
Cascade floors level -3 slab	100%
Cascade floor columns (Level -3 to -2)	100%
Cascade floors level -2 slab	100%

Photos of July Construction Progress



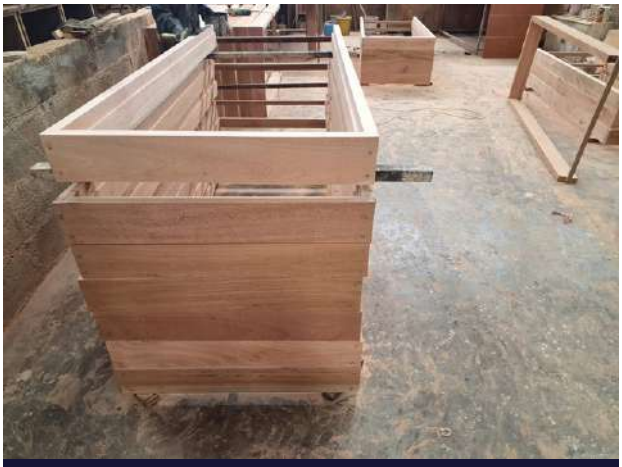
River Facade



Cascade C Slabbing



Lift Installations



Timber frames fabrication



Cascade D and E



Internal Aluminium Windows



Washroom Tiling



Basement Fire Fighting Piping



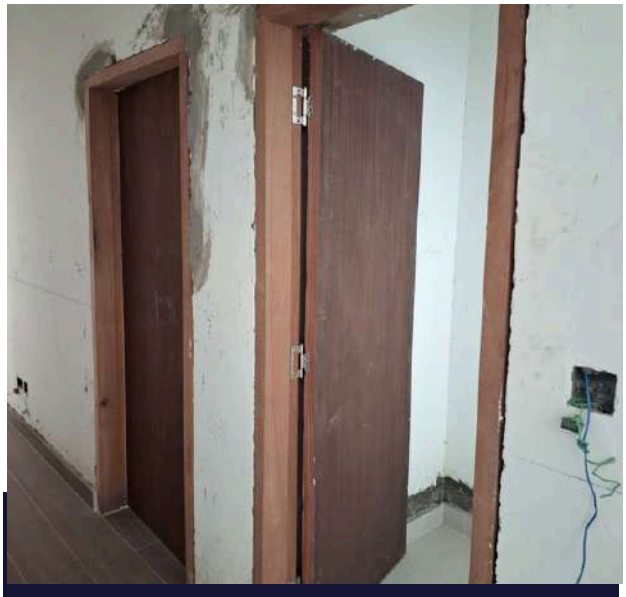
Cascade D and E Floor Screeding



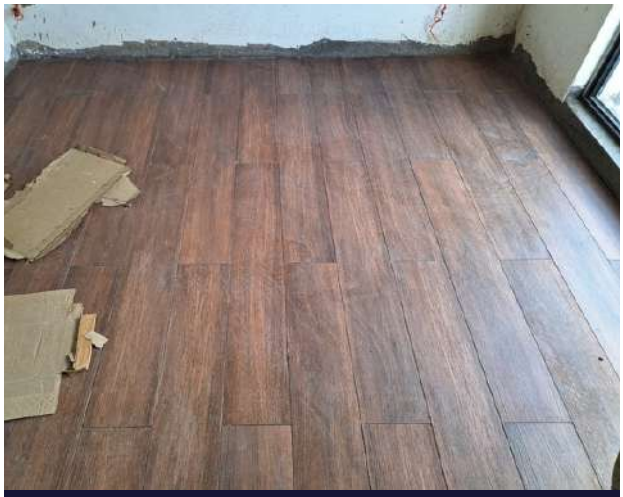
Basement Level Skimming



River Facade External Aluminium Windows



Internal Timber Doors



Floor Tiling

August Activities and Targets

Looking ahead to August, our focus shifts to completing outstanding tasks from July and initiating the next activities for the Cascadia Apartments project. The following table outlines our key activities and targets for the upcoming month.

Block D

Activity	August Targets
Level 5 to 10 Internal wall skimming	100%
Level 5 to 14 Aluminium windows glass panels- Limuru facade	100%
Basement level -2 Fire Fighting piping	100%
Lifts Installation	75%
Cascade D floor screeding	100%
Level 4-7 Apartment units floor tiling	100%
River Facade External Painting Undercoat	100%

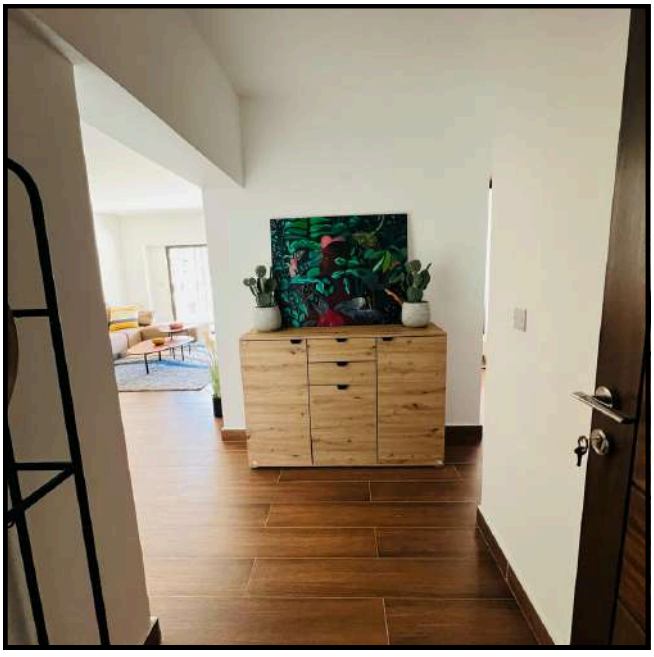
Block E

Activity	August Targets
Level 5 to 10 Internal wall skimming	100%
Level 5 to 10 Aluminium windows frames- River facade	100%
Level 5 to 14 Aluminium windows glass panels- Limuru facade	100%
3br + DSQ Showhouse	100%
Basement level -2 Fire Fighting piping	100%
Lifts Installation	50%
Level 5-10 Apartment units floor tiling	100%
River Facade External Painting Undercoat	100%









CASCADIA

ShowHouse

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July 2025



265 Elmer One

JULY UPDATE

Welcome to the July update for 265 Elmer One Apartments. This report provides a comprehensive overview of the progress made on-site during the past month.

July Activities: Targets vs Progress

The past month saw substantial progress across various construction fronts.
Below is a detailed breakdown of our July targets and the progress achieved for each key activity.

Activity	July Targets	Progress Achieved
Block C; Internal plaster	60%	40%
Block B; External plaster	55%	50%
Block A; Internal & external walling	70%	30%

August Activities and Targets

Looking ahead to August, our focus shifts to completing outstanding tasks from July and initiating the next activities for 265 Elmer One Apartments. The following table outlines our key activities and targets for the upcoming month.

Activity	August Targets
Block C; Internal plaster	70%
Block B; External plaster	80%
Block A; Internal & external walling	50%

Photos of July Construction Progress





Internal Walling - Block A



External Plaster - Block B



External Walling - Block A

External Plaster - Block C Complete

July 2025



26 Mzizi Court

JULY UPDATE

Welcome to the July update for 26 Mzizi Court Apartments. This report provides a comprehensive overview of the progress made on-site during the past month.

July Activities: Targets vs Progress

The past month saw substantial progress across various construction fronts. Below is a detailed breakdown of our July targets and the progress achieved for each key activity.

Block C

Activity	July Targets	Progress Achieved
15th - 16th floor column reinforcements and formwork	100%	80%
15th -16th floor column concreting	100%	40%
level 16; slab, formwork,reinforcement and concreting	100%	20%
Internal walling in level 11 & 12	100%	95%
13th floor internal walling	50%	30%
External plaster (courtyard face)	40%	25%

Block B

Activity	July Targets	Progress Achieved
Ground floor retrofit works	100%	100%
Ground floor beams	50%	50%
15th floor slab; formwork, reinforcement and concreting	100%	30%
Level 12 internal and external walling	100%	30%
Level 7 internal plaster	100%	95%
Level 8 internal plaster	60%	40%

Photos of July Construction Progress





Internal Walling





External Plaster





Internal Plaster

August Activities and Targets

Looking ahead to August, our focus shifts to completing outstanding tasks from July and initiating the next activities for the 26 Mzizi Court Apartments project. The following table outlines our key activities and targets for the upcoming month.

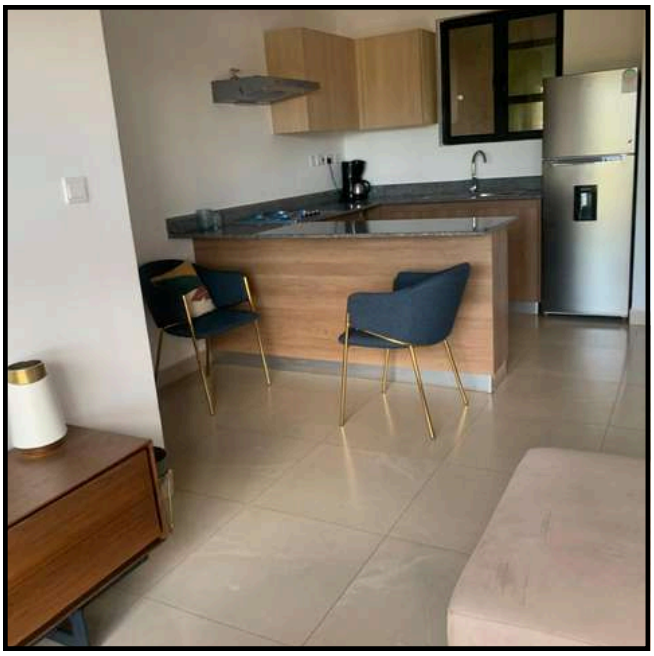
Block C

Activity	August Targets
15th - 16th floor column reinforcements and formwork	100%
15th -16th floor column concreting	100%
level 16; slab, formwork,reinforcement and concreting	100%
Internal walling in level 11 & 12	100%
13th floor internal walling	60%
External plaster (courtyard face)	50%
Reinforcement to level 16 - 17 columns.	100%
Internal plaster to level 1.	100%

Block B

Activity	August Targets
Ground floor beams	100%
15th floor slab; formwork, reinforcement and concreting	100%
Level 12 internal and external walling	100%
Level 7 internal plaster	100%
Level 8 internal plaster	70%
Level 3 internal plaster - Wahrooms & utilities.	100%
Level 15 - 16 column works.	100%









26 MZIZI COURT

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Construction Updates ; Vipingo Projects

Welcome to the Construction Updates section for Phase 2 of our Vipingo development! We are excited to announce that Phase 2 has officially commenced, and we will be sharing regular updates on the progress right here. Stay tuned to see how your future home is taking shape. If you would like a more detailed update or have any questions, feel free to contact Vipingo Development's offices directly at:

+254 747 01 99 78

info@vipingodevelopment.com

July 2025



Awali Estate Phase 2

JULY UPDATE

Welcome to the July update for Awali Phase 2. This report provides a comprehensive overview of the progress made on-site during the past month.

July Activities: Targets vs Progress

The past month saw substantial progress across various construction fronts.
Below is a detailed breakdown of our July targets and the progress achieved for each key activity.

Awali Bungalow

Activity	Target	Achieved
Unit furnishing and interior décor	100%	30%
Roof Terrace Tile Works	100%	10%
Landscaping Maintenance and additions	100%	100%

Awali Maisonette

Activity	Target	Achieved
First Floor Screeding and Water Proofing Works	100%	80%
Ground and First Floor Tiling Works	100%	50%
Internal and External Walls Paint Works	100%	90%
External Walls Paint and Skimming Works	100%	90%
Roof Floor Screeding and Waterproofing Works	100%	80%
Sanitary ware Installation	100%	30%
Internal Staircase Fabrication and finishing	100%	70%
External Manholes and Reticulation Network	100%	85%
External areas Landscaping Works	100%	80%
Door Frames and Doors Fixing	100%	20%

Phase 2 Rollout

July

Activity	Target	Achieved
Cluster 1 and 2		
Value Engineering	100%	95%
Interior Design Finalization	100%	90%

August Targets

Activity	Target
Cluster 1 and 2	
Value Engineering	100%
Interior Design Finalization	100%
Contract Awarding to Main Contractor	100%
Ground Breaking	100%





August Activities and Targets

Looking ahead to August, our focus shifts to completing outstanding tasks from July and initiating the next activities for the Awali Estates project. The following table outlines our key activities and targets for the upcoming month.

Awali Bungalow

Activity	Target
Unit furnishing and interior décor	100%
Roof Terrace Tile Works	100%

Awali Maisonette

Activity	Target
First Floor Screeding and Water Proofing Works	100%
Ground and First Floor Tiling Works	100%
Internal and External Walls Paint Works	100%
Ground and First Floor External Walls Paint and Skimming Works	100%
Roof Floor Screeding and Waterproofing Works	100%
Sanitary ware Installation	100%
Internal Staircase Fabrication and finishing	100%
Door Frames and Doors Fixing	100%
External Manholes and Reticulation Network	100%
External areas Landscaping Works	100%
Unit furnishing and interior décor	50%

July 2025



1255 PALM RIDGE PHASE 2

JULY UPDATE

Welcome to the July update for Awali Phase 2. This report provides a comprehensive overview of the progress made on-site during the past month.

July Activities: Targets vs Progress

The past month saw substantial progress across various construction fronts.
Below is a detailed breakdown of our July targets and the progress achieved for each key activity.

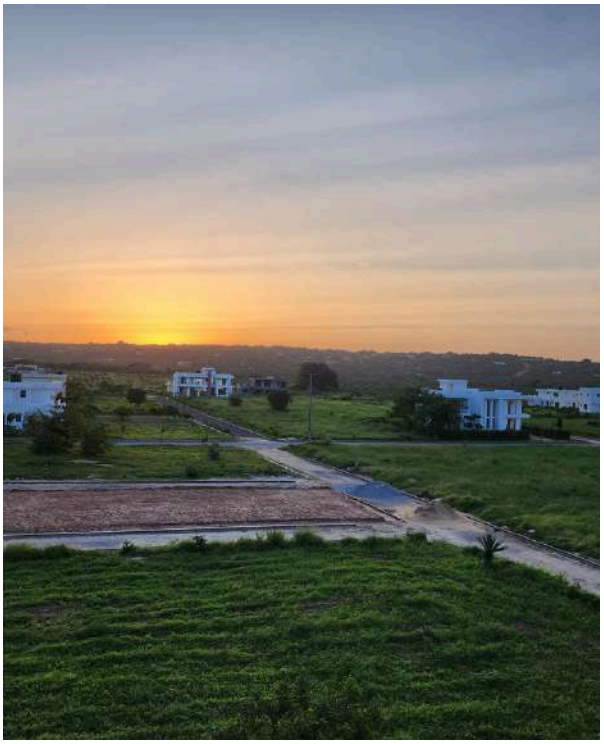
Activity	Target	Achieved
Cluster 1		
Preliminary costing	100%	100%
Value Engineering	100%	90%
Interior Design Finalization	50%	50%

August Activities and Targets

Looking ahead to August, our focus shifts to completing outstanding tasks from July and initiating the next activities for 1255 Palm Ridge. The following table outlines our key activities and targets for the upcoming month.

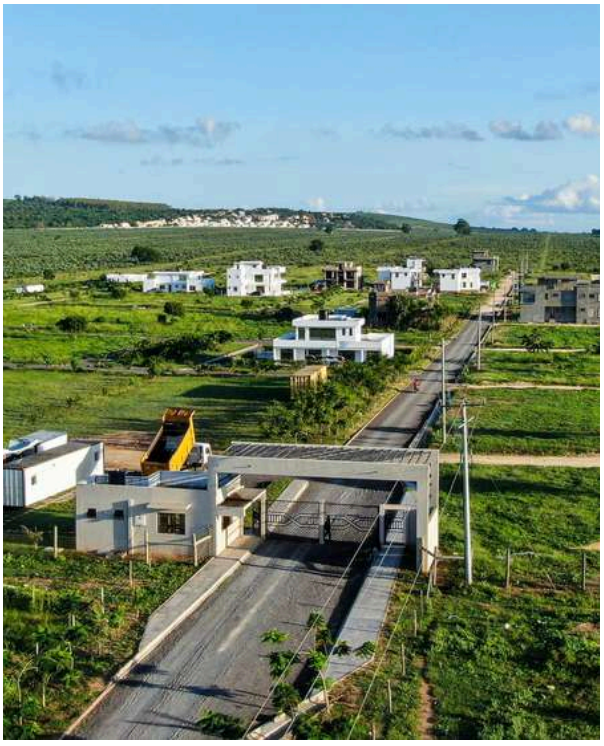
Activity	Target
Cluster 1	
Value Engineering	100%
Tendering and Bid invites	100%
Contract Awarding to Main Contractor	100%
Interior Design Finalization	100%
Ground Breaking	100%





KINGSWOOD PARK









KINGSWOOD PARK HOMEOWNERS CONSTRUCTION PROGRESS









KINGSWOOD PARK SIGNAGE AND CABRO ROAD WORKS





July Activities: Targets vs Progress

The past month saw substantial progress across various construction fronts.
Below is a detailed breakdown of our July targets and the progress achieved for each key activity.

Phase 1

Activity	Target	Achieved
KPLC Power Application to active Construction Sites	80%	60%
Court 6,7,8, and 9 Landscaping Works(maintenance and tree planting)	90%	90%
Court 6,7,8, and 9 Plots clearance	100%	90%
Court 6,7,8, and 9 Internal Roads Channels, Kerbs and Drainage Works	100%	100%
Court 6,7,8, and 9 Internal Roads Ballast Spreading	100%	95%
General Landscaping Maintenance Works	100%	80%
Gate Signage and Road Signage	100%	50%
Cabro installation rates negotiation and procurement	30%	30%

Phase 2

Sewer Reticulation Network	100%	90%
Potable and Water Reticulation Network	40%	40%
Electrical Reticulation Design and Contract Award	100%	75%
Landscaping Works(Courts and roads tree planting)	100%	70%
Other Plots Land Clearance and Vegetation Control	80%	60%
Courts 12-17 Road Channels and Storm Drainage	100%	85%
Ballast chips spreading on Roads in Courts 12-15	60%	30%

Phase 3

Activity	Target	Achieved
Stripping of Top Soil and carting away from the internal roads	100%	85%
Potable and Water Reticulation Network Design and Contract Award	20%	100%
Civil Works Design Works	20%	100%
Electrical Perimeter Wall Installation	20%	20%
Gate and Guard House Designs and Construction	5%	30%
Electrical Reticulation Design and Contract Award	10%	0%
Landscaping Works(Courts and roads tree planting)	10%	0%

August Activities and Targets

Looking ahead to August, our focus shifts to completing outstanding tasks from July and initiating the next activities for Kingswood Park project. The following table outlines our key activities and targets for the upcoming month.

Phase 1

Activity	Target
KPLC Power Application to active Construction Sites	90%
Court 6,7,8, and 9 Landscaping Works(maintenance and tree planting)	100%
Court 6,7,8, and 9 Plots clearance	100%
Court 6,7,8, and 9 Internal Roads Ballast Spreading	100%
General Landscaping Maintenance Works	100%
Gate Signage and Road Signage	100%
Solar street lighting	100%
Cabro installation in Phase 1	50%

Phase 2

Activity	Target
Sewer Reticulation Network	100%
Potable and Water Reticulation Network	50%
Electrical Reticulation Design and Contract Award	100%
Electrical Reticulation Contract Award and Commencement of Works	100%
Landscaping Works(Courts and roads tree planting)	80%
Other Plots Land Clearance and Vegetation Control	100%
Courts 12-17 Road Channels and Storm Drainage	60%
Ballast chips spreading on Roads in Courts 12-15	60%

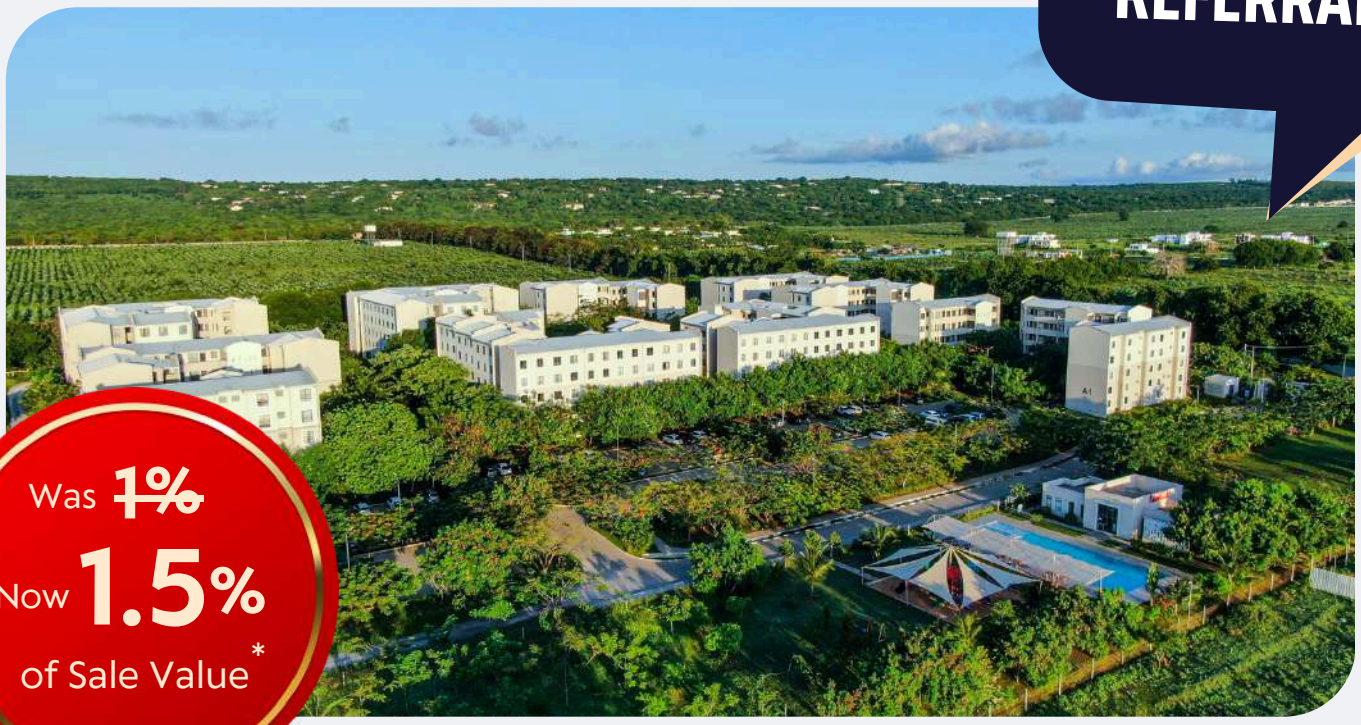
Phase 3

Activity	Target
Stripping of Top Soil and carting away from the internal roads	100%
Potable and Water Reticulation Network Design and Contract Award	100%
Civil Works Design Works	100%
Electrical Perimeter Wall Installation	60%
Gate and Guard House Construction	20%
Electrical Reticulation Design and Contract Award	60%
Landscaping Works(Courts and roads tree planting)	20%

VIPINGO DEVELOPMENT PLC
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EARN FROM REFERRALS!



Was ~~1%~~
Now **1.5%**
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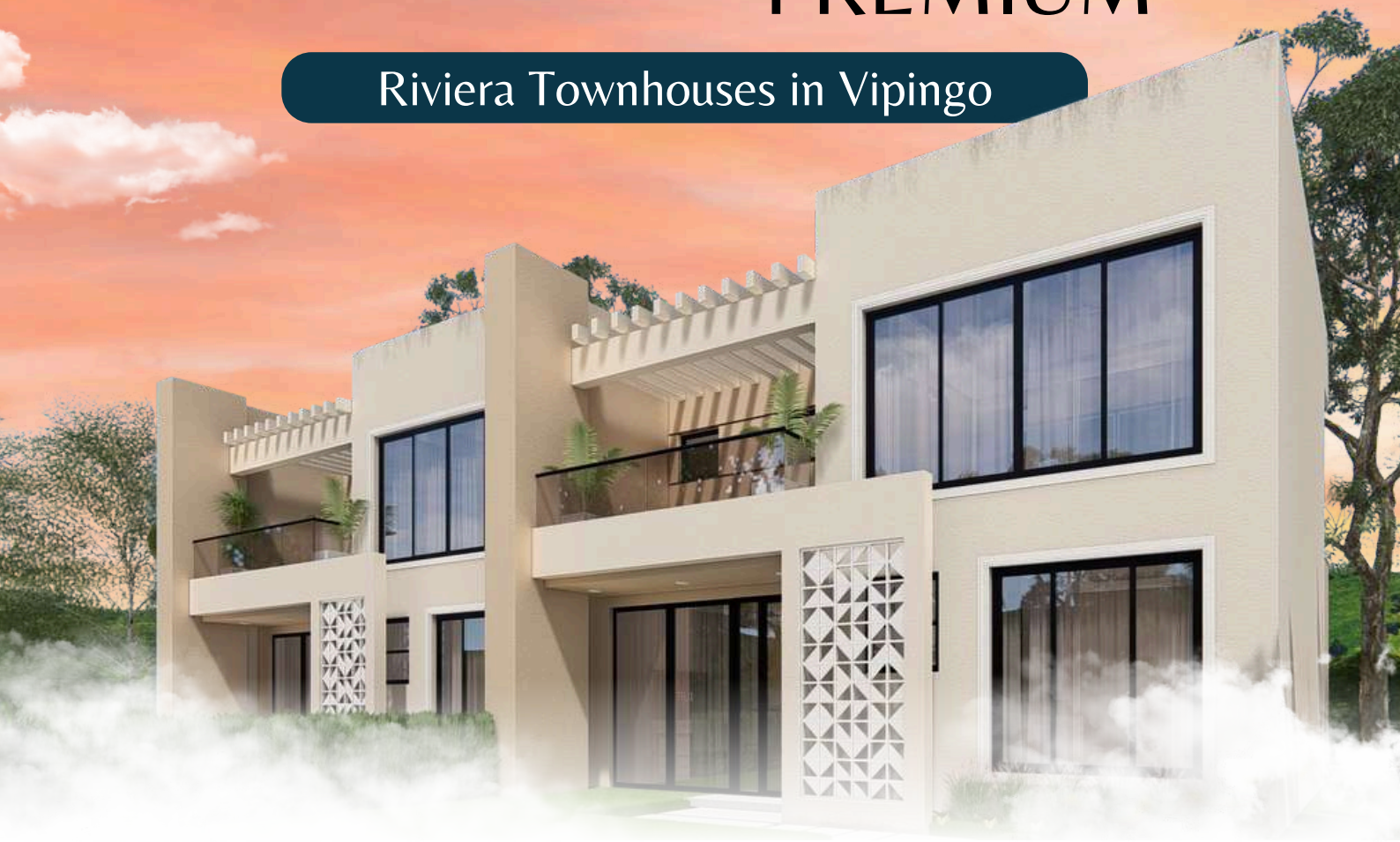
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Members of the Centum Re Team participating in the Mama Ibado Charity Run



Centum Real Estate Team during a tree-planting exercise at Two Rivers



Centum Real Estate Team during a tree-planting exercise at Two Rivers



Centum Real Estate Team at Mt. Kipipiri Resort Golf Tournament showcasing our portfolio



Centum RE Team Activating at Mama Ibado Charity Run

Experience our Perfect Portfolio Virtually

Centum Real Estate is excited to announce that you can now explore our Nairobi portfolio like never before with immersive virtual tours!

Now, you can effortlessly **view any property by simply clicking on the project you're interested in below** and experience every detail up close and get a true sense of what each property has to offer. Start your virtual tour today and discover the perfect one for you!



Elmer-Kasarani

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The Loft Residences

Click here for 4 Bedroom Duplex with Garden + DSQ

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