

FRSC HOUSING VOICE



FHCS....OWN A HOME !!!!!

FRSC HOUSING VOICE

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. A STANDARD LIFESTYLE
. A BETTER FUTURE
. WHEN YOU OWN A HOME

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Welcome to Lokogoma Housing Estate

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Electricity Supply to Lokogoma Estate

STATUS REPORT ON LOKOGOMA HOUSING PROJECT:

PREAMBLE: The FRSC Housing Co-operative in 2005 applied and got allocated a 19.5 hectares of land at the Lokogoma District of Federal Capital City (FCC), having met the conditions set out by the Federal Capital Territory Administration, for mass housing development. By design, the plot was meant for mixed density development hence, the site plan consisting of 346 units of the following house types:

- i. 52 units of 2 bedroom semi-detached bungalows.
- ii. 24 units of 2 bedroom detached bungalows.
- iii. 38 units of 3 bedroom semi-detached bungalows.
- iv. 40 units of 3 bedroom detached bungalows.
- v. 108 units of 3 bedroom flats (6 flats in a block).
- vi. 36 units of 3 bedroom terrace duplexes (6 in a row).
- vii. 30 units of 4 bedroom detached bungalows and
- viii. 18 units of 4 bedroom terrace duplexes (6 in a row).

After due assessment of architectural drawings, environmental impact, soil test and the payment of statutory development levy as well as the execution of The Development Lease Agreement, the Co-operative cleared the site in December, 2008. Actual work commenced in January, 2009 with POLONS Nig. Ltd. as the Project Consultant. A total bill estimate of N1.7b as at 2007 was needed for the execution of the project (both houses and infrastructure). Against a Corporate Guarantee by the Corps Marshal & Chief Executive, the Co-operative secured a Commercial Term Loan facility in the sum of N1,291,924,009.62 at the prevailing 18% interest rate then and now 21%. This was a last resort option since we could not source a development loan at a cheaper cost either from FMBN or any other. This amount was to be disbursed in tandem with progress of work.

2. PROGRESS OF WORK

a. HOUSE DEVELOPMENT:

From the scratch, appointed contractors swung into action without mobilization as their contract award stipulated payment in tandem with work done. Work has progressed. Reasonably and at date, the houses are at the following stages of completion.

House Type	No of Units Finished	Work Yet Undone or in Progress	Remarks
2 brm s/d	48 units	6 units suspended to allow for soil Settlement, work to commence Feb 12	92.3%
2 brm det.	24 units	painting in progress	100%
3 brm s/d	36 @ 85%	Roofing of 2 units outstanding, while fixing of tiles and sanitary wares in progress in others	85%
3 brm det.	30 units	Fixing of sanitary wares and other remedial Works.	87%
3 brm flat	65% completed.	Works on final slab/last floor suspended due To lack of funds.	65%
3 brm terrace/ duplexe	6 units completed	6 units @ plastering stage, while 24 units @ roofing stages.	72%
4 brm det.	29 units	painting in progress	96%
4 brm terrace Duplex	18 units	painting in progress	100%
Total		Average	87.2%

NOTE: Outstanding works on the block of flats shall commence as soon as we have some funds and shall be completed as 2nd phase of the Project but before 31 December, 2012.

B. INFRASTRUCTURES

The infrastructural development consist of the peri-meter fence; internal electrification which was changed from overhead to underground cabling in conformity with FCDA development standards; the internal roads & drainages; water boreholes & reticulation; central sewage & treatment plant. Works have progressed significantly and are at different stages of completion.



Water Supply to the Houses

From The Editor in Chief



Dr. GO Omiko (JP)

Oh it's a New Year, thanks be to Almighty God who has made all things well. Naturally, New Year comes with assessment our accomplishments in the past year, our failures and new resolutions on how to overcome certain shortcomings. We in the Housing Co-operative have appraised ourselves. Though we have not done badly in terms of delivering our projects, we accept that we have not done well in the area of communication with our members. It is against this background that in this New Year edition of our indispensable Housing Voice, we decided to publish amongst other items our **Status Report on the Lokogoma project**. This is a must read for all members and beneficiaries.

We want to congratulate our Lokogoma beneficiaries, especially those who have finished paying for their houses and have collected their keys. We remain very grateful to those who not only have collected their keys, but have moved into the estate as pioneer owner occupiers. Thank you very much.

In the light of 'We say we do'; we heartily invite our beneficiaries who have paid up their balances between the cost of their houses and the mortgage approval from FMBN to be part of the 2nd phase of key collection. Though we have not received the mortgage loans, we have reached an advanced stage and we are reasonably confident to achieve a drawdown before end of April, 2012. Nevertheless, as a

welfare programme, we encourage qualified beneficiaries to come and collect their keys on Thursday 29, March; 2012.

In line with our 2012 Strategic Goal of Communicating FRSC Housing Co-operative Society to our public, we have scheduled an 'OPEN FORUM' to hold on Wednesday 18th April; 2012 at the Lokogoma site by 12:00 hrs prompt. This will enable us to share ideas and receive suggestions from you, our distinguished beneficiary. As a means of reaching out more to our members at the field commands, New Zonal & Departmental Representatives have been appointed. These Representatives shall also be inaugurated at the Open Forum.

In this 2nd edition, we parade articles on very topical issues such as "Status Report on Lokogoma Housing Project"; FRSC Housing Co-operative as a Panacea to Housing Ownership; Follow the Triple; the 'U' in 'U'. But before I end this session let me attend to a question sent by Yakubu Mohammed (ACC).

Mr. Yakubu: Sir, I am a member of the cooperative housing scheme, but yet to benefit from your houses. For some of us that are in the field command far away from the headquarters and need houses in places of our choice outside Abuja what alternative do you have for us? Can we seek for houses of our choice and inform you so as to purchase them for us? What are the steps needed for the process? Kindly explain to us. Accept my warmest regards thank you. Yakubu Mohammad (ACC, C-00690).

FHCS: Thank you Mr. Yakubu. From our records, you joined FRSC Housing Co-operative in December, 2008 with Reg. No.0904. It is a pity that you have not benefitted from our modest achievement, may be because you do not want to have a property in Abuja. Nevertheless, answering your question, Yes, we can assist you own a property of your choice in the location of your choice, provided that:

a. You have been a member of FHCS for

over 6 months

- b. You must have at least 20% of the cost of the property in question
- c. The property has genuine Certificate of Occupancy and valid Development approval.
- d. There is no encumbrance of any sort on the property.
- e. The sum granted shall be a term loan at a cost.

Please, note that FHCS is making frantic efforts at acquiring more lands from State Governments since our projects are not just limited within the FCT. We shall soon be moving into our next project at Karshi area of Nasarawa State. Once again we want to thank you for keeping faith with the Housing Co-operative.

On this note, I thank our readers and stakeholders for your support and prayers. We shall dedicate a column for Questions & Answers as well as bring you up-dates on our activities and happenings in the housing industry. Please, send your questions or worries to us through our e-mail frschousingcoop@yahoo.com. Invest wisely, Invest in housing! Invest in FRSC Housing Co-operative Society.

By Dr. GO OMIKO (JP)

Deputy Corps Commander
Secretary General FHCS



Road Work in Progress at the Lokogoma Estate

S/N	Type of Infrastructure	Description of Work	Work Done
1	Perimeter fence	Perimeter fencing, gate house and gates, Bedrock drainage.	92% completed
2	Electricity	Electricity supply to site, underground cabling And reticulation, installation of one 25MVR Power transformer, 8 units of 300KVA transformers and feeder pillars installation of street Lights.	Estate connected to national grid, 25MVR and 4 units of 300KVA transformer installed, houses reticulation 65% done.
3	Water	Drilling of 12 boreholes, construction 6 nos of 40,000.00 literes of overhead and 45,000 Literes of surface tanks respectively, circulate Water reticulation.	6 boreholes; 3 overhead and surface tanks done; all houses on the right side of the estate reticulated.
4	Sewage	Central drainage by gravity of all 2 brm s/d, 3 brm s/d and 3 brm flat; building of septic Tank and treatment plant.	All affected house types connected to central septic tank. Yet to build treatment tank.
5	Roads and Drainages	Construction of the major dual carriage way with underground drainages; construction of The subsidiary roads with open V-shaped Drainage, installation of ring and box culverts; Landscaping.	Earth work stabilization of the major road and underground drainage done; 50% of subsidiary road, V-shaped drainage and landscaping done.

3. SUMMARY OF FINANCES.

Fund for the development of the estate and the internal infrastructure has been the greatest challenge to the timely completion of the project, more so that the project is a welfare scheme in consideration of the selling price to staff. Fund mobilization from beneficiaries of the scheme who largely depend on mortgage loans to pay for their property has been the most difficult situation to contend with. It is worthy to note that though the Contractors are made to still use the Bill of Quantities prepared in 2007 against steady rise in cost of building materials, the initial commercial facility from UBA was ad valorem inadequate even for the house development per se talk less of the development of internal infrastructure. Nevertheless, below is the status of each Contractor's financial position with regard to their respective contract award.

S/N	Name of Contractor	Description of work	Total Cont. SUM	Total Collection	Balance Due Including Retention
A HOUSE DEVELOPMENT					
1.	PRIME HABITAT	VARIATION	1,920,000.00	1,920,000.00	
2.	KUNMI & CO.	5:3- brm d/bungalow	24,126,977.00	21,097,161.24	3,029,815.76
3.	LEADING IDEAS	5:3- brm d/bungalow	24,126,977.00	23,413,420.25	713,556.75
4.	PATMOTIS	5:3- brm d/bungalow	24,126,977.00	23,450,250.29	676,726.71
5.	MOHT	5:3- brm d/bungalow	24,126,997.00	21,170,940.74	2,956,056.26
6.	FEDAAN	9:2- brm d/bungalow	36,053,155.98	33,849,183.98	2,203,972.00
7.	NEW DIMENSION	1:3- brm terrace/dup.	41,561,619.33	30,163,012.59	11,398,606.74
8.	TCE	1:3- brm terrace/dup.	41,561,619.33	30,530,180.25	11,031,439.08
9.	LEADING IDEAS	15:2- brm d/bungalow	60,084,372.20	57,937,512.87	2,146,859.33
10.	ANCHOR	7:3- brm sd./bungalow	62,465,924.64	50,882,769.60	11,583,155.04
11.	DAVAB	2: 3- brm terrace/dup	83,123,238.66	57,792,425.66	25,330,813.00

12.	PRIME HABITAT	2:3brm terrace/duplex	83,123,238.66	73,452,088.89	9,671,149.77
13.	MEID	13:2-brmsd./bungalow	92,061,851.18	87,339,290.83	4,722,560.35
14.	TUNIK	20:3-brm d./bungalow	96,507,908.00	91,564,792.29	4,943,115.71
15.	YEBASON	13:2-brmsd./bungalow	98,524,394.90	72,319,035.73	26,205,359.17
16.	MC-DONALD	12:3-brmsd./bungalow	107,084,442.24	97,018,777.43	10,065,664.81
17.	PRIME HABITAT	3:4-brm terrace/duplex	126,972,051.99	115,909,584.44	11,062,467.55
18.	SPACE DESIGN	30:4-brm d./bungalow	169,119,476.10	154,995,276.94	14,124,199.16
19.	M & A ASSOCIATES	6:3-brm b/ft	256,945,946.10	158,032,867.70	98,913,078.40
20.	G.W SCROEDDER	12:3-brm b/ft	513,891,892.20	316,367,645.42	197,524,246.78
	SUM TOTAL		1,967,509,059.51	1,519,206,217.14	448,302,842.37
	INFRASTRUCTURE				
21.	FORCEEJAY INT'L	RETAINING WALL	2,245,144.00	2,132,858.30	112,285.70
22.	FORCEEJAY INT'L	DRAINAGE (rock run-off)	13,092,339.24	12,437,722.30	654,616.94
23.	FORCEEJAY INT'L	GATEHOUSE	3,365,694.97	2,086,723.13	1,278,971.84
24.	FORCEEJAY INT'L	FENCE	33,321,721.66	29,114,686.07	4,207,035.59
25.	BORDAS	SEWAGE	26,318,800.00	14,000,000.00	12,318,800.00
26.	EROSOD/DUBLU JAY	12 NO BOREHOLES 12 WATER TANKS; RETICULATION	67,850,000.00	29,100,000.00	38,750,000.00
27.	J.BERACHAH	ELECTRICAL	204,804,000.00	117,395,000.00	87,409,000.00
28.	BRI TAMOLD	ROADS	279,938,945.00	137,681,683.50	142,257,261.50
	SUB TOTAL		630,936,644.87	343,948,673.30	286,987,971.57
	SUB TOTAL	GRAND TOTAL	2,598,445,704.38	1,863,154,890.44	735,290,813.94

NB: it should be noted that approximately 60% of the amount needed for the completion of the house development are already on ground in form of reinforcements; doors and windows; sanitary wares and tiles; electric cables and fittings procured by bulk purchase etc. The bulk of outstanding work is on the Terrace Duplexes and the Blocks of flats.

4. **COST OF HOUSES.**

Despite the soaring cost of building materials, upgrading of the primary infrastructure and the interest payable on the commercial facility from UBA, the cost of Lokogoma houses has remained same over the years. This stand of the Executive on not increasing the cost of the houses in the face of prevailing circumstances generously underscores the welfare status of the co-operative housing project. Below are comparative cost tables of FRSC Housing Co-operative housing versus other estates within Lokogoma district.

SELLING PRICES OF FHCS HOUSES AT LOKOGOMA DISTRICT

HOUSE TYPE	HOUSE CODE	STAFF	PUBLIC SERVANT 10%	GENERAL PUBLIC 30%
2- brm s/det.	A	6,958,000.00	7,654,000.00	9,046,000.00
2- brm det.	B	7,716,000.00	8,488,000.00	10,031,000.00
3- brm s./det.	C	8,363,000.00	9,200,000.00	10,872,000.00
3- brm blk of Flat	D	8,947,000.00	9,842,000.00	11,631,000.00
3- brm det.	E	9,200,000.00	10,200,000.00	11,960,000.00
4- brm det.	F	9,974,000.00	10,971,000.00	12,966,000.00
3- brm Terrace dup.	G	11,522,000.00	12,674,000.00	14,978,000.00
4- brm Terrace dup.	H	11,974,000.00	13,171,000.00	15,566,000.00

COMPARATIVE COST OF HOUSES IN LOKOGOMA DISTRICT

S/N	ESTATE	DUPLEX	4-brm room bungalow	3-brm room bungalow	2-bed room bungalow
1.	Orchard Est.	N 35M	N 25M	N 22M	-
2.	I-Pent Est.	N 30M	N 25M	N 23M	-
3.	Saraha Homes	N 35M	N 28M	-	-
4.	Tanus Propty	N 45M	N 25M	N 20M	-
5.	FRSC Housing	N 12M	N 9.8M	N 9.2M	N 7.2M

COMPARATIVE COST OF LANDS IN LOKOGOMA DISTRICT

S/N	ESTATE	PLOT 600M2	PLOT 800M2
1.	Orchar Est.	N 7M	N 12.0M
2.	I-Pent Est.	N 6.5M	N 10.0M
3.	Saraha Homes	N 10.0M	-
4.	Tanus property	N 6.5M	N 7.0M
5.	FRSC Housing	NIL	NIL

5. MORTGAGES/PAYMENTS

To enable staff beneficiaries pay for their houses, the Housing Co-operative approached many Primary Mortgage Institutions (PMIs) including Aso Savings & Loans, Intercontinental Homes, Union Homes and UBA Mortgages. They were ready to offer mortgage loans but at 21% interest rate. However, Resort Savings & Loans was the only PMI that offered the lowest interest rate of 18% and were also ready to grant full mortgages to cover the cost of individual property. Shortly after an enlightenment programme at the Officer's Mess by Resort, the Federal Mortgage Bank of Nigeria (FMBN) increased their NHF loans to N15m at 6% interest rate. This obviously was the best option available and we embraced it. We have facilitated individual NHF loans for staff through Stallion Homes, Savings & Loans who is our PMI. Though it was challenging at the onset, out of the 21 batches of loan application from staff, our PMI has secured approval for 15 batches, obtained Bank Guarantee and have signed drawdown agreement

15 batches totaling N903,382,200.30. Necessary documentation are on-going for their disbursement.

At the same time, the Co-operative is exploring another mortgage option through the Federal Government Staff Housing Loans Board (FGSHLB) who offers a graduated scale of loans according to grade level at 3% interest rate. A corporate letter on the subject matter signed by the Corps Marshal has been forwarded to the Board and we are liaising effectively with the Executive Secretary and other relevant officers for the drawdown of already approved loans on behalf of some of our staff. We therefore urge beneficiaries to obtain and complete the FGSHLB loan application form and revert to us for processing.

SALES SUMMARY

Total sales expected on completion	=	N3,163,159,000.00
Total outstanding payments @ date	=	N2,387,154,313.07
Total expected drawdown from FMBN	=	N1,107,943,200.00
Total difference to be defrayed by beneficiaries outside NHF mortgages	=	N1,279,211,113.00

Just as we are working hard to facilitate the mortgage facilities, we call on beneficiaries to make extra effort to pay up the differences between the cost of their houses and the approved NHF mortgage loan. These funds will not only enable us to finish the project but will aid the liquidation of the bank facility obtained for the development of the estate. Note that those who have completed their payments have been given keys to their property.

HANDOVER OF PROPERTY TO BENEFICIARIES

As we gradually complete the buildings and infrastructure, we have decided to handover keys to beneficiaries of these houses as they finish paying for their allotted houses. For ease of handover of property, allottees are expected to execute the following documents with the Co-operative at a cost of N25,000:00 only.

- Sales agreement
- Irrevocable Power of Attorney and
- Deed of Assignment.

C of O: Survey and beaconing of each property is on-going and each beneficiary is expected to pay N20,000:00 only before execution of the above documents. Individuals will have their respective survey data. The FCTA has appointed AACRIS on PPP basis for the certification of all area council and Mass housing plots. We wish to handle this en bloc. Therefore, we expect beneficiaries to equally make the following payments:

- N100,000:00 being processing fee and
- N2,000:00 per square meter being cost of C of O for the property.

FENCE: Beneficiaries who want to put up a fence round their property should obtain the approved drawing from the Secretariat on the payment of N100,000:00 only. This covers cost of drawing, processing and supervision.

APPOINTMENT OF FACILITY MANAGERS:

The concept of Lokogoma housing project is to showcase FRSC in a modern society; hence, the buildings and infrastructure are designed and done to reflect that. The estate can only stand the taste of time if it is properly managed. It has therefore become pertinent that we consider appointing credible facility managers to work out modalities for the maintenance of the estate.

CONCLUSION

The LOKOGOMA housing project of FRSC Housing Co-operative is a physical welfare programme of the present administration that cuts across all cadres of staff. It shall remain a legacy and a reference point not only within FRSC but among other sister services.

From the foregoing however, it will be seen that within a very tight bill prepared in 2007 and lean financial inflow, we have been able to achieve an average of 87.2% completion of the physical structures and about 65% of the internal infrastructure.

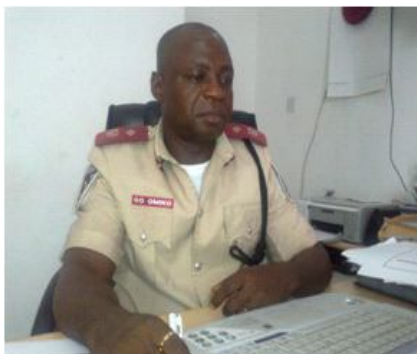
It is our desire to complete and commission the estate in June, 2012. While we work to achieve a drawdown from FMBN / FGSHLB, we urge beneficiaries to make haste and pay up their differences before May 7, 2012 or risk revocation and reallocation of property to very interested applicants.

We remain very grateful to the Corps Marshal & Chief Executive for all his support and concern. We pledge our commitment to the completion of this and other projects we will embark on soonest.

By Dr. GO OMIKO (JP)

Deputy Corps Commander

Secretary General (FHCS)



FOLLOW THE TRIPLE FILTER TEST

One day a man met me and said "do you know what I just heard about your FRSC Lokogoma Estate? One of your staff said the project is not real, is an abandoned project" Well that is not the main gist, the very one I want to tell you is about.....

At this point I replied. "Before telling me anything further, I will like you to pass a little test. The Triple Filter Test:

The First Filter is Truth: Filter what you are going to say, be absolutely sure that, they are true I pleaded. "No" the man said "actually I just heard about it that you are using Road safety money to build for outsiders as to make huge profit, but now is an abandoned project. All right I replied "So you do not really know if it is true or not.

The Second Filter is goodness: Is what you are about to say concerning our project something good? No, rather on the contrary ..." Then I said the next is

The Filter of Usefulness: What you want to tell me about FRSC Lokogoma project is it useful to me? Not really. Well I concluded; if what you want to tell me is neither true nor good nor even useful why say it?

The triple filter test was first used by the great philosopher Mr. Socrates who said "If you don't have anything nice to say about someone or something then don't say anything at all until you are sure it passes the triple filter test."

I stand to be corrected if I say that FRSC Lokogoma Housing Estate is one of the Corps Marshal's welfare programmes in PHYSICAL state that cuts across the cadre strata of FRSC staff and perhaps the general public. This perfectly reflects FRSC's 2012 corporate goal of improving our Corporate Image. Do we bring it down with rumors and uncomplimentary remarks? No please. We can **quit rumor mongering** and follow the triple filter test. Thank you.

BY CC MALACHY (ARC)

FRSC HOUSING CO-OPERATIVE AS A PANACEA TO HOUSE OWNERSHIP

People are very good in creating and formulating policies most especially Nigerians. Where people fail is the process of implementation. Majority of the staff of FRSC

and the general public make good plans that every month, one will save some percentage of his or her salary for one to either acquire a land or house. It has become worrisome today for both public and civil servants to work for thirty five (35) years and at the end of their service, they have neither land nor house in the city or in their villages.

FRSC Housing Co-operative is like water that works flawlessly to ensure that it makes life better for its staff and the general public. Housing Co-operative acquires land to develop estates for her members as well as allocates lands at affordable prices to the staff members. Right now, Housing Co-operative has acquired 22 hectares of land in Karshi which will be launched very soon.

It has been decided that priority will be given to members who did not benefit from Kubwa, Massaka or Lokogoma Housing Estates as long as they meet up with the 10% requirement. This has therefore become another privilege for those who did not benefit to gather up their savings and ensure this opportunity does not pass them by. You have to save, make a little effort and enjoy your tomorrow. FRSC Housing Co-operative allows individuals to contribute based on their capacity with the hope of owning a land or house.

Registration is FREE: For staff to be a registered member, just download FRSC Housing Co-operative membership form from FRSC official website, complete same based on your financial capacity and send it to our Secretariat at 50 Libreville Street, off Amino Kano crescent, Wuse II, Abuja.

LAND OWNERSHIP OR HOUSE: As earlier mentioned, priority is given to members as long as they meet up with the requirements. It will be like a dream when one has a land or house which can appreciate in value within the shortest period of time. One must remember, life is full of challenges, are you going to wait for a salary increment or you are promoted before you start saving. The answer is NO. Therefore, START SAVING NOW.

By SN Sanyinna (ARC)



A FRIEND INDEED

Grin! Grin! Grin (phone Rings)

SANYINNA: Who is that calling me?

Oh, Hello Mike.

MICHEAL: Aboki, How far

SANYINNA: Fine fine oooooo.....

MICHEAL: Aboki, I know you work in Road Safety now.

SANYINNA: Yes, you are right.

MICHEAL: Please I need drivers license, my own has expired.

SANYINNA: Sorry' I am not working in that department.

MICHEAL: Where are you working?

SANYINNA: I am working with the FHCS.

MICHEAL: What is that (FHCS)

SANYINNA: The department is in charge of acquiring lands, developing estates and allocation of lands and houses. It sells lands and houses to Road Safety Staff and also to general public at affordable prices.

MICHEAL: Please how can I be a member since am part of the public?

SANYINNA: It is very simple come to our office and fill the form. After that you should be contributing time to time for you to get 10% which enables you to have a land or house.

MICHEAL: This is life driver's license ooooooh!.....; do you have any land or house for sale to the public now?

SANYINNA: Oh no, we are working on a 246 mixed housing estate at Lokogoma District of Abuja which is fully subscribed, but we will soon commence work on our 22 hectares of land in Karshi. So, you can pay directly to any of our banks, UBA or Zenith bank.

Thereafter, you come to our office for receipt and we will enter your details in the computer system.

As soon as the preliminary costing is out I will communicate to you so you can apply on time for the house of your choice. It is strictly on first come first served basis.

MICHEAL: Thank you very much, ehh! FRSC, that is great, Aboki God bless you oh!.

BY S N SANYINNA (ARC).

WHAT DO YOU THINK

Do you think that "frsc lokogoma housing estate" is effective to help first home buyers?

☐ No, because the location is far from city centre and after payment of installment and necessities, there is no money left.

☐ Yes because it is affordable

☐ Not sure

Please tick the appropriate answer and sumbitt_to_housingcooperative@frsc.gov.org or frschousingcoop@yahoo.com. your answer to the above question will serve as what you think and we shall hear more about this in the next edition.

By CC Malachy (ARC)



THE U IN U THAT MAKE U IS ALL ABOUT MIND-SET

Luku: guy how far?

Dup: Omo I dey like who no dey, just that life is too difficult in this Abuja, house rent and other thing nah problem.

Luku: guy life is not difficult is just your mind set and the information you have toward life in Abuja.

Dup: see Omo my house rent is four hundred and fifty thousand naira, children school fees and feeding is not

there and my salary is fifty thousand naira how will I survive in this Abuja.

Luku: Common boy, why can't you be a land lord in this Abuja.

Dup: Land wetin? See this boy oooooooooh! you know how much be house for this Abuja, na 50 million above ooooo. Where you want make I see 50 million. So I should go and steal abi, you forget say I be common civil servant like you.

See you forget say an now in grade level 5 step 3 as a civil servant they will grade you, level you and still step on you so where do you want me to get money.

Luku: That is where you get it wrong, do you know that 70% of the house in Abuja are being own by civil servant Services which the Corp has been given they have extend ties with other paramilitary and other organization in working to for the achievement of a common goal. Now here comes a very good magic which the Corp is doing as usual and it's about doing interims of housing for its staff pioneered by the housing Co-operative Society of the Corp.

Dup: Broda since 20 years na I have being working but nothing to show out of it so you mean I can be a house owner in this Abuja with this my little salary.

Dup; Hei so you mean you are a land lord, how did you get it with that your little salary that is not up to 40 thousand naira come... Come... and tell me the step.

Luku: Yes, is now you are talking as a friend, do you know Federal Road Safety Housing Co-operative Society?

Dup: Yes, it is on 50 Libreville Street, Wuse II, where SAFELINE Micro-Finance Bank dey, so wetin I go do there?

Luku: Collect a membership form, fill and ask them to be deducting at least ten thousand naira (10K) monthly within two to three years you will have 10% of the cost of the house.

Houses. They go soon start Karishi project, they will even sell land oh, so with that within the period of three years you become a house owner in Abuja.

Dup: Thank you very much; it is good to be informed for you not to be deformed. So what I have can make me What I am.

By S OSUNBOR (RMII)

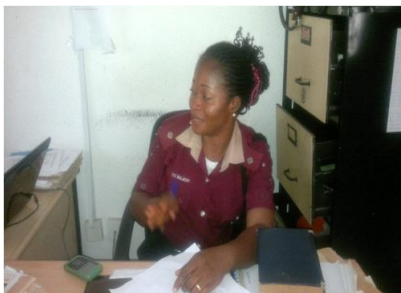


CLEARANCE FORM

DEDICATED TO BENEFICIARIES THAT HAVE FINISHED PAYMENT

The handing over key to beneficiary of FRSC Lokogoma Estate that took place on 19th December, 2011. It was memorable occasion for those beneficiaries of FRSC Housing Estate. However, for those who have finished paying their money but did not show up on the above stated date of handing over key. Please quickly come to FRSC Housing Co-operative office to collect clearance form. Please be informed that it is only the clearance form that can aid you access to having your key. Pick your clearance form now.

By C C MALACHY (ARC)



Welcome to Lokogoma Housing Estate



Electricity Supply to Lokogoma Housing Estate