



**PWAN BUSINESS**  
**OPPORTUNITY** *expo*

**PBO**

PWAN BUSINESS OWNER

WHAT'S  
YOUR  
WHY?

The image features the text "WHAT'S YOUR WHY?" in a bold, blue, sans-serif font. The text is arranged in three lines: "WHAT'S" on the top line, "YOUR" in the middle, and "WHY?" on the bottom. The letter "O" in "YOUR" is replaced by a magnifying glass icon, with the handle of the magnifying glass pointing towards the bottom right. The entire graphic is set against a light, textured background that resembles concrete or stone.



family



Personal Development

A modern, multi-story house with a swimming pool and large glass windows. The house features a mix of light-colored stone or concrete and dark wood accents. It has large glass windows and a balcony. A swimming pool is in the foreground, and there is a lawn. The sky is blue with some clouds. In the background, other houses and palm trees are visible.

**BEAUTIFUL HOMES**



LUXURY CAR



FINANCIAL FREEDOM



*about*



**PWAN**



PWAN is acronym for ***Property World Africa Network.***

PWAN was established in **March 2012.**

PWAN is a real estate marketing and information company and we adopt the network marketing model in real estate marketing.

Over her **nine years of existence**, PWAN has empowered thousands of people and families and given them a source of earning legitimate income doing real estate business. Thousands have seen their lives transformed and can now live a comfortable life and also help them achieve their dream of owning their own home.

We are positioned to groom financial heroes through  
**THE POWER OF REAL ESTATE  
NETWORK MARKETING.**



*Vision*

To make Home  
Ownership Dream a  
Reality



# Mission

To discover affordable lands in fast developing areas and make these known to you and also show you how can make money to buy land and build your own home or how you can make money to buy your home.





# Core Values

- **A** – Accountability
- **R** – Responsibility
- **I** – Integrity
- **S** – Service
- **E** – Excellence



# The *founders*

Dr **AUGUSTINE**  
OZIOMA  
Dr **JAYNE** &  
OBIOMA  
**ONWUMERE**

PWAN GROUP was founded by this couple in March 2012 at a time they were homeless which drives the vision of making home ownership dream a reality.




# A Brief History

PWAN was founded by a couple (**Dr Augustine Ozioma Onwumere and Dr Jayne Obioma Onwumere**) in **2012** at a time they were homeless and simply looking for N300,000 to rent a flat. Out of this wilderness experience PWAN was birthed and that is what drives the vision of making home ownership dream a reality for as many people as possible.

This homeless couple who were at the time squatting from place to place ended up building a brand which has in turn created several landlords and millionaires in the real estate industry.





The brand started as **PWAN HOMES** with expansion in mind. In **2015**, PWAN Homes gave birth to a new company named **PWAN EDGE**. This emerged as the first affiliate under the brand.

In **2016/2017**, other affiliates were birthed; this became the beginning of the PWAN GROUP.

Today, we have more than 30 affiliates operating under the umbrella of the **PWAN GROUP**. All of these became possible as we consistently followed our vision which has kept us together.



# The affiliates



[www.pwanhomes.com](http://www.pwanhomes.com)



[www.pwanedge.com](http://www.pwanedge.com)



[www.pwanplus.com](http://www.pwanplus.com)



[www.pwanpremium.com](http://www.pwanpremium.com)



[www.pwanheritage.com](http://www.pwanheritage.com)



[www.pwanhaven.com](http://www.pwanhaven.com)



[www.pwanprime.com](http://www.pwanprime.com)



[www.pwanlegend.com](http://www.pwanlegend.com)



[www.pwanstars.com](http://www.pwanstars.com)



[www.pwanlekki.com](http://www.pwanlekki.com)



[www.pwanroyale.com](http://www.pwanroyale.com)



[www.pwanpro.com](http://www.pwanpro.com)



[www.pwanadvantage.com](http://www.pwanadvantage.com)



[www.pwanbazaar.com](http://www.pwanbazaar.com)



[www.pwansignature.com](http://www.pwansignature.com)



[www.pwanax.com](http://www.pwanax.com)



[www.pwanperfection.com](http://www.pwanperfection.com)



[www.pwandiamond.com](http://www.pwandiamond.com)



[www.pwanlegacy.com](http://www.pwanlegacy.com)



[www.pwanlighthouse.com](http://www.pwanlighthouse.com)



[www.pwanindigo.com](http://www.pwanindigo.com)



[www.pwanprecious.com](http://www.pwanprecious.com)



[www.pwanprestige.com](http://www.pwanprestige.com)



[www.pwanpotters.com](http://www.pwanpotters.com)



[www.pwanatlantic.com](http://www.pwanatlantic.com)



[www.pwanexcel.com](http://www.pwanexcel.com)



[www.pwanharmony.com](http://www.pwanharmony.com)



[www.pwanelite.com](http://www.pwanelite.com)



[www.pwantowdah.com](http://www.pwantowdah.com)





# The company today

PWAN GROUP is the leading network marketing real estate firm in the world. We have empowered a lot of entrepreneurs and network marketers in the field of real estate throughout Nigeria and beyond.

We are also focused on being a leader in the area of corporate social responsibility by extending helping hands to our immediate community and beyond.



# The company today

We have made thousands of people home owners through our highly flexible business model. We now have estates and operate in 20 states in Nigeria. We have sold and allocated many of our estates, while others are at various stages of development.

We have commenced buildings in some of our estates.

We have started a program to enable our members own their own home using a very flexible payment plan and also earn income and various incentives in the process. We have taken many of our deserving members on several all-expense paid trips abroad. We have given brand new cars to deserving members

**THE 1<sup>ST</sup>**  
**REAL ESTATE**  
**NETWORKING**  
**MARKETING**  
**COMPANY**  
**IN THE WORLD**



**HOW WE  
OPERATE**

**TO MAKE HOME  
OWNERSHIP  
DREAM A**

*reality*





**HOW WE  
OPERATE**

**TO MAKE HOME  
OWNERSHIP  
DREAM A**

*reality*

We introduced network marketing into real estate because of its multi-level compensation system.

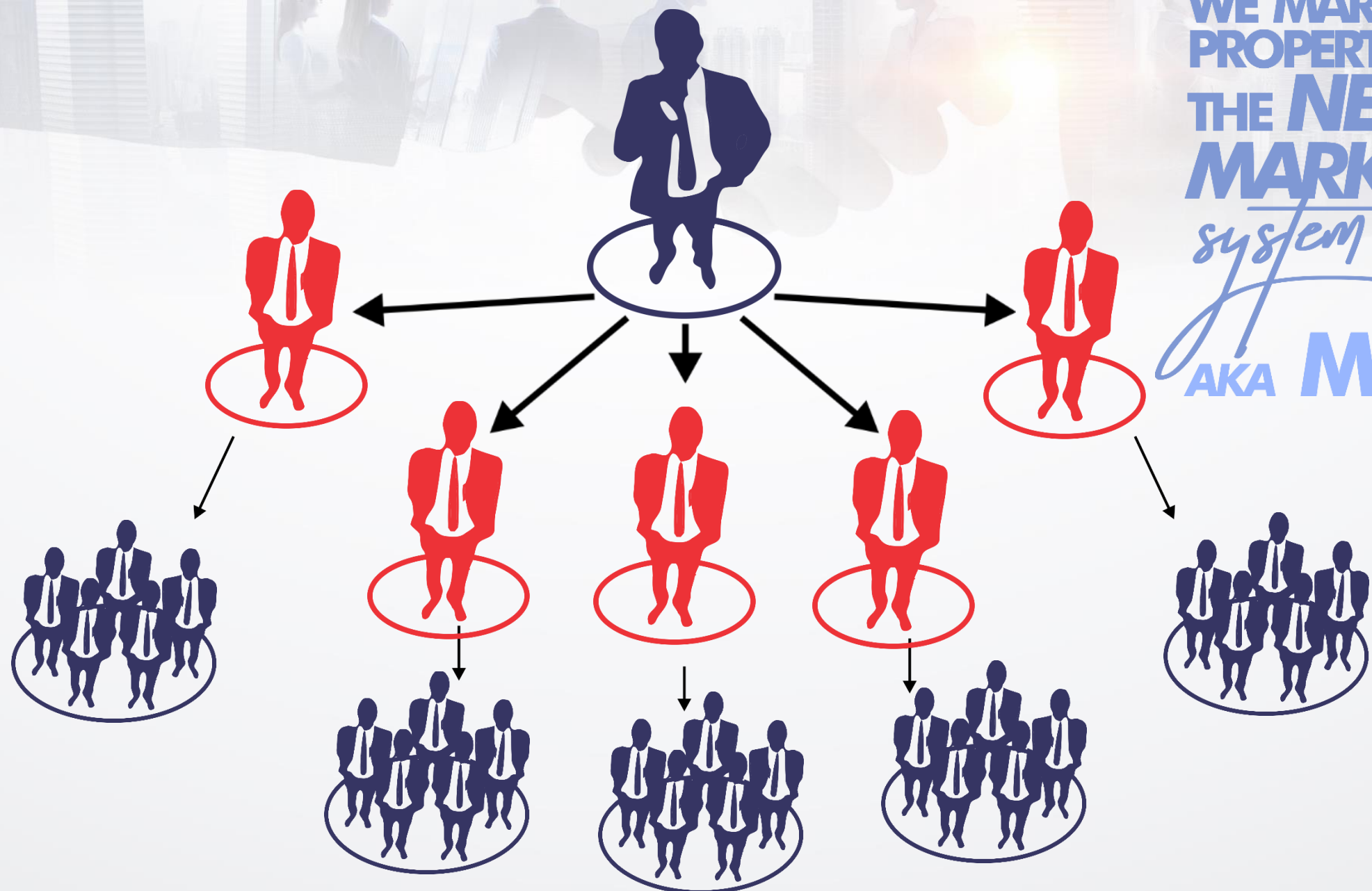
As the first ever company to incorporate network marketing into real estate globally, we empower people to make an honest living through real estate marketing and also show them how they can acquire affordable properties at zero cost as well as show them how they can make money and buy their own homes, these we have done consistently for 9 years.

The PWAN Group presently operates in 20 states of Nigeria; Lagos, Ogun, Oyo, Edo, Delta, Anambra, Enugu, Imo, Rivers, Abia, Akwa Ibom, Abuja, Cross Rivers and we have estates in all of these states

# WE MARKET PROPERTY USING THE **NETWORK MARKETING**

*system*

**AKA MLM**





*evolution of*

**THE PWAN  
BUSINESS  
MODEL**



When the PWAN brand started in 2012, many people got empowered through the system who were referred to as ***INDEPENDENT BUSINESS DEVELOPMENT EXECUTIVES (IBDEs)*** generally known as **CONSULTANTS** and **PARTNERS**.

Today, because we are selling a timeless product that we believe will stay with you for generations and keep us together and also help you bring the desire of becoming a home owner to reality; IBDEs generally referred to as Consultants and Partners will now be known as **PWAN BUSINESS OWNERS (PBOs)**.

***YOU TOO CAN BECOME A PBO TODAY!***





*about* **PWAN BUSINESS OWNERS PROGRAM**

**PBO**

PWAN BUSINESS OWNER

# PBO

PWAN BUSINESS OWNER

OR A **PWAN BUSINESS OWNER** IS A MEMBER OF THE **PWAN GROUP** THAT STARTS HIS/HER PWAN BUSINESS, BY FIRST SUBSCRIBING FOR A HOUSE OR LAND.



- As a pioneer in the real estate industry and following our vision of making home ownership dream a reality, PWAN Group designed this program for her members to begin their journey towards owning their own property by subscribing to a house/land in any of the PWAN companies; and enjoy the benefit of paying for it over a period of time; for up to five years.
- PWAN Business Owner program is a program designed for you to become a proud owner of a land or house ranging from N15m and above depending on your capability



The program gives you the liberty to choose the best payment plan suitable for your budget and work with it.

It also gives you the liberty to choose the location you would want your house/land to be,

PWAN has estates in various locations in Nigeria and you can choose from any of these locations. Interestingly if you do not want any of the locations we have, you can choose where you have land and we will come there and build for you.



A man in a dark blue suit and red tie is shown from the chest up, laughing joyfully with his mouth wide open and eyes closed. His hands are raised in the air. Numerous US dollar bills are falling around him against a vibrant red background. The word 'EARN' is written in a yellow, cursive font, with a yellow arrow pointing from it to the word 'INCOME'.

*EARN*  
**INCOME**

**12 WAYS YOU CAN EARN INCOME  
AS A PWAN BUSINESS OWNER**

# 12 WAYS YOU CAN EARN INCOME AS A PWAN BUSINESS OWNER

1. DIRECT RECRUITMENT BONUS (N7,200 - N11,520 each recruitment)
2. INDIRECT RECRUITMENT BONUS (#5760)
3. DIRECT SALES COMMISSION (5% to 15%)
4. INDIRECT SALES COMMISSION (1% to 5%)



# 12 WAYS YOU CAN EARN INCOME AS A PWAN BUSINESS OWNER

5. BUY TO SELL (2.5% -5% )

6. CENTRE RECRUITMENT BONUS

7. CENTRE SALES BONUS

8. PBO MONTHLY PERFORMANCE BONUS



# 12 WAYS YOU CAN EARN INCOME AS A PWAN BUSINESS OWNER

9. ANNUAL PERFORMANCE BONUS
10. PBO ELITE/VIP BONUS
11. MANAGER OR LEADERSHIP BONUS
12. DIRECTOR BONUS





*how to*  
**SUBSCRIBE**  
**AS A** **PBO**  
PWAN BUSINESS OWNER



**Register with at least N1,650 (Associate PBO)**  
**Annual admin fee of N36,000 (This gives you 24PV.)**  
**TOTAL N37,650 (This gives you 25PV)**

*how to*  
**SUBSCRIBE**  
**AS A**  
**PBO**  
PWAN BUSINESS OWNER

Subscribe towards your home ownership by paying in any of the following:

**CLASSIC GOLD: (10PV + 25PV=35PV) – N52,650.00**

- **ELITE: (100PV + 25PV=125PV + 1 bonus point) – N187,650.00**

**VIP: N1,500,000 (1000PV + 25PV=1025PV+10 Bonus Point)**

**– N1,537,650.00**

**You can then continue to pay in any instalment of your choice not less than N15,000 Monthly...**

# HOW TO MAKE MONEY USING THE POINT VALUE

*System*



- Every time you recruit a PBO, you earn PV
- Everytime a PBO recruited or subscribe for her home ownership, you still earn PV
- Everytime a PBO recruited by you and make his/her monthly deposit, you earn PV.

# PBO ENTRY LEVELS



*illustration*

**35  
pv**

- × 5 = N2100
- × 5 = N10,500
- × 5 = N52,500
- × 5 = N262,500
- × 5 = N1,312,500
- × 5 = N6,562,500
- × 5 = N32,812,500
- × 5 = N164,062,500.

**Total is N205,078,020**

*Note: The above is just for illustrative purposes only. Your earnings will be dependent on the amount of effort you put in.*



The background of the image shows the silhouettes of several business professionals in a meeting or office setting. They are standing and talking, with a bright light source behind them creating a strong glow and lens flare. The overall color palette is a mix of deep blues and warm oranges/yellows.

*benefits*  
OF BEING A  
**PBO**  
PWAN BUSINESS OWNER

1. You earn PVs/PV is the currency for the  
**PWAN BUSINESS OWNERS PROGRAM.**

2. Every point value accrued is translated  
to cash, 50% of that money is paid into  
your home ownership account and 50% is  
paid into your bank account.

3. You choose the location of your house/Land.

You can subscribe for home ownership for your children.

4. You can choose to pay monthly, bi-monthly or  
quarterly.

5. You can win brand new cars

6. You can qualify for all expense paid trips abroad.

(Terms and conditions apply)

*benefits*  
**OF BEING A**  
**PBO**  
PWAN BUSINESS OWNER



*Dubai Trip*



**EAGLE SUMMIT 2019**

**EAGLE SUMMIT 2019**

**EAGLE SUMMIT 2019**

**EAGLE SUMMIT 2019**

**EAGLE SUMMIT 2019**

**EAGLE SUMMIT 2019**

**EAGLE SUMMIT 2019**

**EAGLE SUMMIT 2019**

**EAGLE SUMMIT 2019**

**EAGLE SUMMIT 2019**

**PWAN GROUP AMBASSADOR**



# Dubai Trip







GOLDEN TULIP

Ghana Trip

*Ambassador*  
**OJOROMI**



*Ambassador*  
**TOSIN**



*Ambassador*  
**OGBUEFI**



*Ambassador*  
**DOROTHY**





**MRS. VERA OBERABOR**





**MR. CHIBUZOR ANUKANTI**



**CHINEDU SYDNEY OBIEFULEH**



IYIOLA OYINLOYE

*Ambassador*  
**PRISCA**



**2018**  
*SuperStar*  
**AMBASSADOR**



*Ambassador*  
**KEHINDE**



*Ambassador*  
**ANTHONIA**

**2020/21  
AMBASSADOR  
ANTHONIA CHINELO  
OBODO**





# PERFORMANCE BONUS 2017



**Joseph Ayodele Olasunkan Loyeyemi**

Pay

The sum of Nine Hundred and Seventy Two  
Thousand, Four Hundred and Seventy  
Naira, Eighty Kobo.

Date 12<sup>th</sup> March, 2017

**₦972,470.80**

\_\_\_\_\_  
Authorised Signatory

\_\_\_\_\_  
Authorised Signatory

PWAN HOMES LTD 2016 performance bonus



PERFORMANCE  
BONUS  
2018



PWAN  
GROUP

DATE: MARCH 12, 2018

*Funke Kehinde*

PAY

THE SUM OF *Two Million and Seventy Five Thousand, Two Hundred  
and Thirty Nine Naira, Fifty Four Kobo*

₦ 2,075,239.54

*Bukar Abba Adamu*

SIGNATURE

@digitaldenphotography

# PERFORMANCE BONUS 2020



*growth*

# PATTERN AS A PBO

PWAN BUSINESS OWNER



*Level 1*  
**SIGN-ON**

**PBO**  
PWAN BUSINESS OWNER





*Level 2*  
**ASSISTANT  
MANAGER**

# Recruit 5 PBOs

You will be recognized as an  
Assistant Manager

A group of four diverse people (three women and one man) are laughing and talking in an office setting. The background is a blurred office environment with a patterned wall.

*Level 3*  
**MANAGER**

# Develop 5 Assistant Managers

You will be recognized as a Team Manager  
or when you have 30 PBOs in your team

*Level 4*  
**SENIOR  
MANAGER**



# Develop 5 Managers

You will be recognized as a  
Senior Manager

*Level 5*  
**SAPPHIRE  
MANAGER**

# Develop 5 Senior Managers

with a cumulative PV of 100,000 pvs in  
any levels of his/her 3 Pillars or 20,000 pvs in  
any of his/her 5 pillars

## BENEFITS

N1.2 Million Naira Pay Cheque

A Marketing Car valued at N1.5 Million Naira



*Level 6*  
**EMERALD  
MANAGER**

# Develop 5 Sapphire Managers

with a cumulative PV of 500,000 pvs in  
any levels of his/her 5 Pillars

## BENEFITS

N1.5Million Naira Cash  
Rent Subsidy (Worth 1.5M Naira)  
Car Funds of 6Million Naira

*Level 7*  
**DIAMOND  
MANAGER**

# Develop 5 Emerald Managers

with a cumulative PV of 2,500,000 pvs  
in any levels of his/her 3 Pillars

## BENEFITS

House worth N30 Million Naira

Kitchen and household furniture worth 10M Naira

Brand new Car worth N15Million Naira

All expense paid vacation for the family and N6M  
travel allowance (Father mother and four kids)

*Level 8*  
**DIAMOND  
DIRECTOR**

# 5 Diamond Managers

## BENEFITS

Privileges will be personally  
communicated



*Level 8*  
**DIAMOND  
DIRECTOR**



**National  
Director**



*steps*  
**TO REGISTERING  
AS A PBO**  
PWAN BUSINESS OWNER

- Make your registration payments and also your initial deposit into the company account
- Visit [www.pwanbusinessowners.com](http://www.pwanbusinessowners.com) and fill the form or get the referral link of the person who introduced you to this program. Click on it and fill the form.
- *You will receive a welcome email to acknowledge your membership*



**Don't leave it to luck and wishes, Get your home Today!**

**Starting With N52,650 Only**

**PBO**  
PWAN BUSINESS OWNERS



Account details  
Account number: **1212604073**  
Account name: **PBO network and concerns limited**



01  
STEP

- Visit **www.pwanbusinessowners.com** and fill the form then click submit

02  
STEP

- Log in to your account

03  
STEP

### TO CREATE AN ORDER

- Click on pay online, Select the product you paid for and add to basket

*Note: ( It has page 1 and 2 in case you didn't see the product in page 1)*

04  
STEP

- Click on checkout at the right side of the screen

05  
STEP

- When you checkout, it will take you to the billing page where you will compute your details, date of payment **PBO network and concerns limited** account details the money was paid into. Then click on **place order**

*Note: you are required to provide the name of the person that made the payment if it wasn't paid by you.*



# Dearest **PBO's**

**For Complaint on The  
Referral Bonus, send email to**

**[pboreferralbonus@gmail.com](mailto:pboreferralbonus@gmail.com)**

**or Call:**

**Finance Department:**

**08096666023**

**General Manager:**

**09083111174**



**PBO**  
PWAN BUSINESS OWNER



# Account Details

## COMPANY ACCOUNT DETAILS



**ACCOUNT NAME**  
**PBO NETWORK  
AND CONCERNS LIMITED**

**ACCOUNT NO**  
**1212604073**



Congratulations

*You Are*

NOW A  
**PBO**  
PWAN BUSINESS OWNER