



THUMANI / SERVICE COLLECTION

Property Collection

Homes, land and spaces for your next chapter.

A practical guide to the services, possibilities and conversations on the Thumani website.

OCTOBER 2026 / UAE SERVICE EDITION

BOOK 01

Service guide. Illustrative imagery. Not a property inventory or bank offer.

Inside this book.

Use the chapters in sequence or start with the service that fits your plans. Chapter titles are clickable; the footer returns to this page.

Start with your life, not the listing.	03
Buying a home, with a clearer route.	04
Ready homes. Ready for a closer look.	05
Off-plan projects. A decision across time.	06
New launches. Pause before the pace.	07
Luxury is personal.	08
Investment property. Make room for the assumptions.	09
Land and plots. Start with the intended use.	10
Commercial spaces. Built around the business.	11
The neighbourhood meets your everyday.	12
A shortlist worth comparing.	13
Your property brief.	14
List your property. Start with a useful brief.	15
From enquiry to a considered next step.	16

HOW TO USE THE COLLECTION

Read the Property Collection for your search, the Financing Guide for your budget and The Thumani Experience for the way we work. Confirm actual property and provider details before committing.

01 / THE SERVICE IN FOCUS

Start with your life, not the listing.

A good property search begins with a clear brief. Before comparing homes, decide what the move needs to make possible and what you want daily life to feel like.

The reason for the move

Separate a home for your own use from a purchase intended for investment. Timing, location, costs and the questions to investigate can be different. Tell the team whether you are relocating, making your first purchase, changing your home or exploring a longer-term plan.

A useful first brief

Record your preferred property type, areas, budget range and decision date. Split your requirements into must-haves and preferences. A shorter, clearer list makes it easier to compare a manageable selection rather than repeatedly changing direction.

Bring the budget alongside

Keep the property price, purchase cash, ongoing costs and financing conversation connected. A promising home deserves a closer look only when the practical details fit your circumstances.



Illustrative service / property setting

QUESTIONS TO BRING

- Why am I moving?
- What must the property support?
- Which compromises are acceptable?

[CONTINUE ON THE WEBSITE / BUY A HOME](#)

02 / THE SERVICE IN FOCUS

Buying a home, with a clearer route.

Thumani brings property support and financing questions into the same conversation, from your initial priorities to the next milestone in the purchase.

Choose a starting point

You may already know your area or you may need to explore. Share your routine, preferred home type and budget. The aim is to narrow the search around what matters to you, with a consistent set of questions for each option.

Look beyond the first impression

Compare the exact location, usable layout, condition, access and ongoing charges. Ask which documents and transaction details are available. Attractive photographs are an introduction; the specific property still needs checking.

Prepare the next conversation

As a shortlist develops, organise the outstanding property questions and financing requirements. Understand what is confirmed, what remains provisional and what needs specialist review before making a commitment.



Illustrative service / property setting

QUESTIONS TO BRING

- What is confirmed in writing?
- What remains to be checked?
- What is the next decision?

[CONTINUE ON THE WEBSITE / BUY A HOME](#)

03 / THE SERVICE IN FOCUS

Ready homes. Ready for a closer look.

An established property can give you a clearer view of the actual home and its surroundings. Use that opportunity to inspect the details that affect everyday use.

At the viewing

Walk the usable space, not only the most photogenic rooms. Check light, storage, circulation and how your furniture would fit. Look at the immediate surroundings, visitor access and the route you would take regularly.

The running picture

Ask for available service-charge information and understand utilities, maintenance arrangements and any responsibilities attached to the property. Occupancy, tenancy and handover conditions need to be clarified for the specific sale.

The written record

Request the property information and transaction documents that support the discussion. Keep a list of repairs, unanswered questions and any specialist inspection you need. Compare your notes with other homes using the same criteria.



Illustrative service / property setting

QUESTIONS TO BRING

- Is the home vacant or occupied?
- Which charges continue after purchase?
- What needs independent inspection?

[CONTINUE ON THE WEBSITE / BUY A HOME](#)

04 / THE SERVICE IN FOCUS

Off-plan projects. A decision across time.

An off-plan purchase involves the planned home, the developer agreement and a sequence of future milestones. Compare the full proposal rather than one launch image or instalment.

Understand the project

Ask for the unit information, specifications, relevant project records and developer details. Distinguish an illustrative rendering from the features promised in the agreement. Confirm what is included and which specifications may change.

Map the commitments

Place reservation, instalments, anticipated handover and any proposed financing on one timeline. Understand the written payment obligations and the conditions attached to cancellation, assignment or changes. A developer payment plan and a mortgage are separate arrangements.

Keep questions open

Ask how progress information will be shared and what happens if the timetable changes. Confirm financing availability for the actual project and purchase stage, rather than assuming a later mortgage will cover every instalment.



Illustrative service / property setting

QUESTIONS TO BRING

- What triggers each payment?
- What does the contract promise?
- What happens if timing changes?

[CONTINUE ON THE WEBSITE / OFF PLAN PROJECTS](#)

05 / THE SERVICE IN FOCUS

New launches. Pause before the pace.

A launch can create excitement and a limited decision window. A considered review keeps the opportunity, the documents and your own priorities in view.

Begin with the use case

Ask why this project fits your plans. Look at the area, home type and anticipated use before concentrating on a promotional price or release schedule. Compare it with alternatives that serve the same purpose.

Read the reservation terms

Understand the amount requested, whether it is refundable and what action turns an expression of interest into a commitment. Ask which documents will follow and when you can review the full agreement.

Compare the whole proposal

Record the unit specification, full price, instalment schedule, expected costs and conditions. Availability and promotional terms need confirmation at the time of enquiry. A service guide is not a list of currently available units.



Illustrative service / property setting

QUESTIONS TO BRING

- Is the reservation refundable?
- Have I seen the full agreement?
- Does the project fit without the promotion?

[CONTINUE ON THE WEBSITE / NEW LAUNCHES](#)

06 / THE SERVICE IN FOCUS

Luxury is personal.

The details you notice, the privacy you value and the way you want to live shape a more personal property search. A high price alone is not the brief.

Define the experience

Describe the setting, proportions, light, outlook and level of privacy you want. Consider entertaining, working from home, access and the day-to-day services you would use. Those details help create a relevant shortlist.

Curate with purpose

Compare fewer properties more thoughtfully. Ask what distinguishes each home and whether its features are valuable to you. Look closely at finishes, condition, operating costs and the responsibilities that come with the property.

Keep the process discreet

Agree how viewings and communication will be handled. Keep supporting documents and property comparisons organised, with time to review the practical details alongside the impression a home creates.



Illustrative service / property setting

QUESTIONS TO BRING

- Which details matter most to me?
- What adds value to my daily life?
- What will the home require to maintain?

[CONTINUE ON THE WEBSITE / LUXURY COLLECTION](#)

07 / THE SERVICE IN FOCUS

Investment property. Make room for the assumptions.

A property investment needs a clear purpose and an honest cost picture. Returns, occupancy and resale outcomes are uncertain; a useful review makes those assumptions visible.

Set the objective

Decide whether your priority is income, longer-term ownership, future personal use or a combination. Match the property type and holding period to the purpose. Avoid treating one headline yield as the entire decision.

Build the cost picture

Include purchase costs, financing, service charges, maintenance, management and periods without income. Compare a realistic net scenario rather than gross rent alone. Use current verified quotes for the property you are considering.

Explore the downside

Consider a lower rent, a longer vacancy and a different sale timetable. Ask what cash reserve would help you manage those situations. The team can help organise the questions; no return or capital growth is guaranteed.



Illustrative service / property setting

QUESTIONS TO BRING

- Which costs are missing?
- What if the property is vacant?
- What is my exit plan?

[CONTINUE ON THE WEBSITE / INVESTMENT PROPERTIES](#)

08 / THE SERVICE IN FOCUS

Land and plots. Start with the intended use.

A plot is more than its area. Connect the purpose, location, permitted use and available records before judging whether it suits your plans.

Explore the directions

Your enquiry may concern a villa plot, a residential site, commercial land, a land investment or a mixed-use proposal. Each route has different questions. Describe what you want to do and the timetable you have in mind.

Look beyond the boundary

Ask for the plot plan, dimensions, access information and conditions that may affect the site. Utilities, surroundings and any restrictions need confirmation for the exact parcel. Do not infer buildability from a nearby completed property.

Bring in the right review

Request written information about ownership and the proposed use. Depending on your plans, independent legal, planning, technical or financing input may be needed before a purchase decision.



Illustrative service / property setting

QUESTIONS TO BRING

- Is the proposed use permitted?
- What connections are confirmed?
- Which approvals or reviews are needed?

[CONTINUE ON THE WEBSITE / LAND AND PLOTS](#)

09 / THE SERVICE IN FOCUS

Commercial spaces. Built around the business.

The right premises support the way a business operates. Begin with the activity and practical requirements, then compare location, readiness and costs.

Office and retail

For offices, review workstations, meeting space, visitors and access. For retail, consider frontage, signage, customers and the surrounding activity. Ask what fit-out and permissions are needed for the intended use.

Industrial and storage

Describe capacity, usable layout, clear height, loading needs, delivery routes and utility requirements. A large floor area does not necessarily mean the space will work for the business. Verify the operational details.

Occupation or investment

Separate your own business requirements from the assumptions behind a tenant investment. Understand the property records, permitted use, lease position and ongoing costs. Financing must be reviewed for the actual premises and borrower.



Illustrative service / property setting

QUESTIONS TO BRING

- Can the space support my activity?
- What makes it ready to operate?
- Which costs precede occupation?

CONTINUE ON THE WEBSITE / COMMERCIAL PROPERTIES

10 / THE SERVICE IN FOCUS

The neighbourhood meets your everyday.

An area guide is a starting point, not a ranking that fits everyone. The exact home, its immediate surroundings and your routine matter as much as the area name.

Map your regular destinations

List work, school, family, shopping and the places you visit often. Think about the times you travel, not only the distance on a map. Build a shortlist around the routes and facilities that matter to you.

Spend time in the setting

Visit the immediate surroundings and try the everyday route when practical. Observe access, nearby activity and the places you would use. Check current amenities rather than relying on an older guide or a general description.

Compare impressions with evidence

Keep notes after each visit. Separate what you liked from what needs confirmation. The aim is to identify a useful fit for your life, with room to investigate the specific property.



Illustrative service / property setting

QUESTIONS TO BRING

- Which routes will I use most?
- What must be nearby?
- How does the exact street feel?

[CONTINUE ON THE WEBSITE / AREA GUIDES](#)

11 / YOUR NOTES

A shortlist worth comparing.

A consistent comparison turns separate viewings into a decision you can explain. Record both the facts and your own response to each option.

Use the same categories

Compare usable layout, location, condition, purchase cost, ongoing charges and transaction stage. Give must-haves priority over decorative features. Note the source of each figure and whether it is confirmed or estimated.

Keep the uncertainty visible

Do not fill an unanswered question with an optimistic assumption. Mark missing documents, inspection needs and provisional financing details. A less expensive home can still require more preparation or carry costs you have not yet included.

Make the next action specific

For each option, decide whether to revisit, seek documents, obtain a quote or remove it from the shortlist. You do not need to investigate every property equally once the important differences become clear.

MAKE A NOTE

QUESTIONS TO BRING

- Which option meets my must-haves?

- Which figures are provisional?

- What would change my decision?

12 / YOUR NOTES

Your property brief.

Use this page to prepare the conversation with Thumani. A clear brief helps the team understand your purpose and the information still needed.

Your purpose and timing

I am looking to: buy for myself / invest / explore land / find commercial space. My preferred decision date is: _____.

My current position is: exploring / shortlisting / ready to review a specific property.

The practical requirements

Preferred areas: _____. Property type and space needs: _____. Essential access, facilities or features: _____.

Three must-haves: _____.

The budget and open questions

Property-price range: _____. Available purchase cash: _____. Monthly comfort range: _____. Financing questions or documents to prepare: _____.

MAKE A NOTE

QUESTIONS TO BRING

- ☐ My non-negotiable requirement

- ☐ My biggest unanswered question

- ☐ The next information I need

13 / THE SERVICE IN FOCUS

List your property. Start with a useful brief.

For owners considering a sale, a rental or their options, a structured property brief makes the first conversation more productive.

Tell us about the property

Provide the type, area or community, available records and the current occupancy position. Explain any timing constraints, viewing arrangements and details that may affect how the property can be presented.

Explain your intended move

Choose selling, renting or exploring options. Separate the price you hope for from the supporting information that would help assess the brief. Available documents, condition and presentation all affect the next questions.

Agree the contact and next step

Provide a preferred contact route and a suitable time to speak. The website brief prepares an enquiry for the team; it does not by itself establish a listing agreement, valuation or completed instruction.



Illustrative service / property setting

QUESTIONS TO BRING

- Which records can I share?
- What is the occupancy position?
- What outcome am I considering?

[CONTINUE ON THE WEBSITE / LIST YOUR PROPERTIES](#)

14 / THE SERVICE IN FOCUS

From enquiry to a considered next step.

You do not have to arrive with every answer. Bring a clear purpose, the details you know and the questions you want to understand.

The Thumani conversation

We begin with your priorities, then connect the property search with the budget and financing questions. The website guides help you explore routes; the team helps you organise the details relevant to your circumstances.

Use the collection together

Read the Financing Guide for preparation, repayments and purchase costs. Read The Thumani Experience for the way we approach the journey. Use the website tools as illustrations, then confirm the relevant figures and conditions.

A note about this book

This is a service guide based on the current website, not an inventory of available properties. Photographs illustrate property settings and services. Confirm availability, specifications, pricing and terms for every actual enquiry.

YOUR NEXT CONVERSATION

Tell us what
you have in
mind.

info@thumani.com
+91 875 468 7777

QUESTIONS TO BRING

- Share your purpose
- Bring your brief
- Agree the next step