

# HABITAT

Magazine

*10 Young Nigerian Realtors And  
Developers Reshaping The Market*

**WHEN CAPITAL FINALLY FLOWS:**  
What Actually Happens When  
Housing Becomes Investable

**10 Ways Technology Is  
Changing Real Estate**



**MRS CONFIDENCE ACHODO**

Co-CEO and Lead Consultant, Eden Oasis Realty

**ARCHITECTURE | REAL ESTATE | LIFESTYLE**

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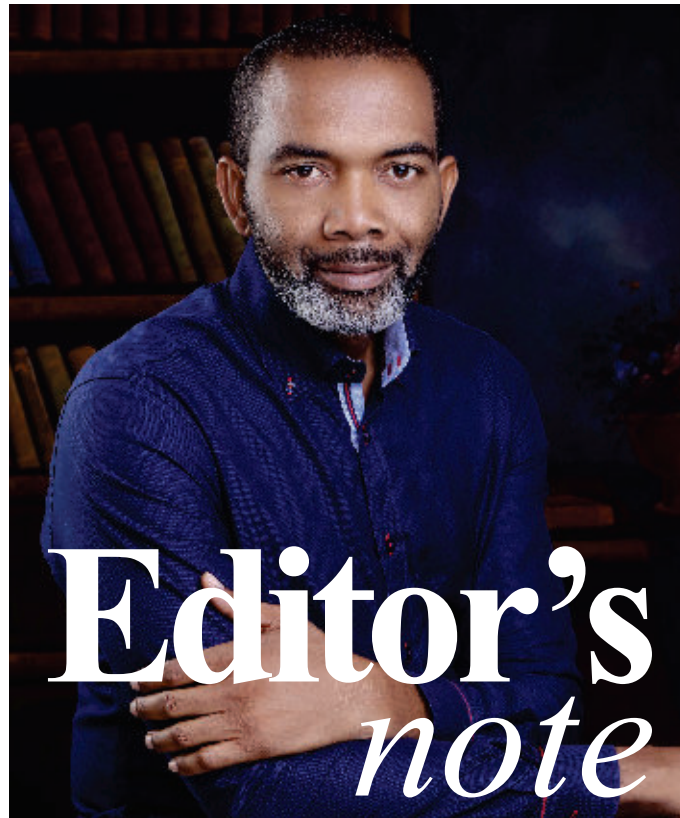
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There's a quiet shift happening in real estate and if you pay close attention, you'll see it's not being led by the loudest voices in the room, but by the most deliberate ones.

For a long time, this industry has thrived on momentum without reflection. Projects are launched faster than they are completed. Ambition is often mistaken for execution. And somewhere in that cycle, trust, the one currency that truly sustains growth, gets stretched thin.

This edition is a response to that tension.

At Habitat Magazine, we are less interested in what is promised and more focused on what is proven. The conversations in this issue are centred around people and companies who understand that credibility is not built through marketing, but through consistency. Through delivery. Through the discipline of doing the work long after the announcements have been made.

Because the future of real estate, especially in markets like ours, will not be defined by scale alone. It will be defined by structure. By governance.

**Peter Aleogena**  
Editor-in-Chief, Habitat Magazine

By how well developers, brokers, and investors align their intentions with outcomes.

What we are witnessing is the early formation of a more mature ecosystem—one where performance matters more than perception. Where capital becomes more patient, but also more demanding. Where the market begins to reward not just vision, but responsibility.

This is where the real opportunity lies.

For developers, it is a call to build beyond the brochure. For brokers, it is an invitation to move from transaction to advisory. And for investors, it is a reminder to back not just projects, but principles.

The 14th edition is not just a collection of stories. It is a lens into what the industry could become if we choose discipline over noise, clarity over hype, and long-term value over short-term wins.

The question is no longer whether the market will evolve.

It is who will evolve with it.

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# CONFIDENCE AS CURRENCY

## HOW CONFIDENCE ACHODO IS REDEFINING BROKERAGE FOR A NEW LAGOS

In a city where real estate conversations are often dominated by square meters, price per plot, and speculative returns, Habitat Magazine is interested in something deeper: how people are shaping the way we live.

Few embody that shift as clearly as Confidence Achodo, CEO of Eden Oasis Brokerage Firm. What she is building is not just a brokerage; it is a point of view.

At Habitat, we have always believed that real estate is not just about property, it is about

lifestyle architecture, the invisible framework that determines how a city breathes, moves, and evolves. Confidence Achodo operates with that same awareness.

Her work reflects a shift we have been tracking closely: the transition from transactional real estate to intentional living ecosystems. In this model, the broker is no longer a middleman but an interpreter, translating market chaos into clarity for buyers, investors, and developers. Eden Oasis is quietly positioning itself within this new paradigm.

Lagos is not a single market; it is a mosaic of micro-markets, each with its own rhythm, risks, and opportunities. What distinguishes Confidence is her ability to curate within that complexity.

Rather than flooding clients with options, her approach is selective and narrative-driven. A property is not simply presented; it is positioned within a broader lifestyle story, one that considers who thrives in that space, the pace of life the location demands, and the kind of future the investment unlocks.

This is the kind of thinking that aligns with Habitat's editorial philosophy: that spaces are not just occupied, they are experienced.

The Nigerian real estate space is loud. Marketing is aggressive, and promises are often inflated. Confidence Achodo's approach feels like a quiet rebellion.

There is restraint in how Eden Oasis communicates, a noticeable absence of exaggerated guarantees and a preference for measured, informed conversations over pressure-driven sales tactics. That restraint is not accidental; it is strategic. In an era where trust is eroding, subtlety becomes power. If there is one trend Habitat Magazine is calling early, it is the rise of the thinking broker.

Today's clients, especially urban professionals and diaspora investors, are no longer looking for access; they are looking for intelligence. Confidence embodies this evolution. Her brokerage model leans into market interpretation rather than mere listings, long-term asset positioning over quick flips, and client education as a core service.

This represents a significant departure from traditional brokerage structures in Nigeria and a clear signal of where the industry is headed.

Trust remains the most undervalued infrastructure in Lagos real estate, yet it is the foundation upon which everything else stands.

Through Eden Oasis, Confidence appears to be building not just sales pipelines,



but systems that reinforce credibility, systems rooted in clear communication, thoughtful client onboarding, and strategic property selection

These are not glamorous elements, but they are the difference between a deal and a relationship. Habitat readers understand the value of that distinction.

The future of cities like Lagos will not be defined solely by developers or policymakers. It will also be shaped by intermediaries, those who guide decisions at scale. Confidence Achodo sits within that influence layer.

As Lagos continues to expand outward and upward, the role of brokers like her becomes increasingly critical: guiding first-time buyers through complex markets, helping investors cut through noise to identify real value, and bridging the gap between aspiration and reality.

This is not just brokerage. It is urban participation.

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# SCENTS AS A DESIGN ELEMENT & NIGERIAN BRANDS WINNING IN THIS SECTOR

By Charis Raji



Walk into a beautifully designed home and you will notice the art, the lighting, the textures — but something else will reach you first. Before your eyes have finished adjusting, your nose is already forming an opinion. Scent is the fastest sense to process, bypassing the brain's rational filter and going straight to the limbic system, the seat of emotion and memory. It is why a single whiff of something familiar can collapse years in an instant.

In a living area, scent does something that paint colours and soft furnishings simply cannot: it makes a space feel inhabited, intentional, and alive. A room that smells of nothing feels transient — like a hotel corridor or a waiting room. A room that has been thoughtfully scented feels like someone lives there with intention. Scent communicates care, personality, and mood in the way that no visible object quite can.

This is not a new idea. Ancient Egyptians burned kyphi — a resin compound of myrrh, juniper, and honey — in their homes as both ritual and atmosphere. Japanese nobles practiced kōdō, the art of listening to incense, as seriously as they studied music or calligraphy. The use of scent as a deliberate environmental layer has always been present in sophisticated cultures; what is new is the contemporary language we now use to talk about it — and the growing ecosystem of brands building products designed to serve this exact need.

Interior designers have long understood what the fragrance industry is now making widely accessible: scent is not an afterthought. It is a design decision with the same weight as choosing a paint finish or a floor material. When a designer selects a scent profile for a space, they are shaping how that space will be experienced — not just seen.

Consider the layering approach. Just as a well-designed room has a visual hierarchy — an anchor piece, supporting elements, and accents — a well-scented space can be built

in layers. A base note, something grounding like cedarwood, vetiver, or musk, settles into the walls and fabrics over time. A heart note — white tea, oud, or amber — gives the room its character. A top note, perhaps citrus or fresh green, is what hits you at the door, the first impression before it fades to something deeper.

Luxury hospitality understood this long before residential design caught up. The Westin's White Tea signature scent, The Ritz-Carlton's custom fragrances, the instantly recognizable arrival experience at a top hotel — these are not accidents. They are deliberate sensory branding. The same principle applies to a home. Your space can have a scent signature, something that is unmistakably yours, something that guests remember long after they have left.

The tools for this are also expanding. Reed diffusers offer a continuous, low-intensity release suited to bedrooms and studies. Candles bring ritual and warmth — the act of lighting one marks a transition in the day. Room sprays are immediate and directional. Electric diffusers allow precise control of intensity and timing. Each format delivers scent differently, and choosing the right one is itself a design decision.

## Why Scents Matter More Now

The pandemic years were, among other things, a masterclass in the importance of the home environment. When people began spending twelve, fourteen, sixteen hours inside their own four walls, the quality of those walls — and of the air within them — became urgently personal. Sales of home fragrance products surged globally, not simply as a luxury trend but as a genuine response to a need for comfort, calm, and psychological safety.

But the psychology of scent goes deeper than comfort. Research in environmental psychology consistently shows that scent affects cognitive performance, emotional regulation, and social behaviour.



### 2. Mint Organic Care

Run by Janada Ajero, Mint Organic Care's products are sourced and made out of toxin free plant based ingredients to derive a healthier alternative for daily personal and household products - including the aromatherapy products. They've been in the business since 2014, with the vision of sustainable luxury. They operate in both Lagos and Abuja and also work with brands to create custom, signature scents



### 3. Orè mi

Run by Karen Olla in 2019, Orè mi is based in London but inspired by the Nigerian heritage. Literally meaning my friend, all products are made with luxurious and long lasting scents. They make use of ingredients like vegan-friendly soy wax, fine fragrance oils, reusable glass jars, 100% natural oils, bamboo sticks and wood pulps.

The way a space smells is the way a space feels. It is the last design decision most people make and the first thing every guest notices. We hope this piece makes you more enlightened about how Nigerian brands bring craftsmanship, cultural depth, and genuine creativity to the home fragrance sector. Join in on the conversation around how scent is a serious design element, patronize these brands and see how they elevate your space.



Lavender reduces cortisol. Citrus increases alertness. Sandalwood lowers anxiety. The air you breathe in your workspace, bedroom, or living room is not neutral — it is either working for you or against you.

There is also the cultural dimension. For African homes (and Nigerian homes specifically), the relationship with scent has always been rich and meaningful. They are the sensory layer of memory and identity. The emerging Nigerian home fragrance market is, at its best, doing something remarkable: translating this deeply felt cultural relationship with scent into contemporary objects for the home.

### Nigerian Brands Making Their Mark

The Nigerian fragrance and home scent space has grown considerably, with a number of brands bringing genuine craft and cultural specificity to what they are building. A few that are worth knowing:

#### 1. Cececa Scents

Led by Okemena Kezia, Cececa Scents has been in the business since 2013 and has collaborated with top brands including Oando, Puma and Lacoste. The scents from the Cececa brand are drawn from inspirations from all walks of nature including nature, fashion, the arts and music. They also work with hotels and peculiar

spaces to make signature scents that aligns with the brand's essence and atmosphere. The Cececa brand also has a line of candles, room sprays and fragrance drops.



THE SPACES WE INHERIT

# How Design Carries Memory Across Generations

By Ameh Destiny



Long before we understood design, we understood spaces.

Not in technical terms. Not in materials or layouts. But in feeling.

The coolness of a tiled floor under bare feet.

The way light entered a room at a particular hour.

The quiet authority of a sitting room no one entered without permission.

For many Nigerians, especially those who grew up between cities and hometowns, spaces were not just structures — they were carriers of memory.

And whether intentionally or not, those memories continue to shape how we design, build, and inhabit spaces today.

## The First Spaces We Knew

For some, it was a grandmother's house in Ibadan.

For others, a family compound in Enugu or a childhood flat in Surulere.

These spaces were rarely perfect.

But they were deeply intentional.

Windows were placed not just for ventilation, but for rhythm — opened in the morning, adjusted at noon, closed at night.

Furniture was arranged not for aesthetics, but for hierarchy — who sits where, who speaks when.

Even silence had a place.

You did not need to study architecture to understand that certain spaces demanded respect.

As one interior designer reflects:

*"The first design language many of us learned was not visual — it was behavioral."*

## Design as Memory, Not Just Aesthetic

Today, conversations around design often focus on trends — minimalism, contemporary finishes, smart homes.

But beneath these trends lies something deeper.

The way a person insists on large dining spaces may not be about size — it may be about remembering family gatherings that once defined home.

The preference for open windows, even in air-conditioned spaces, may come from a subconscious need for connection — to air, to sound, to life outside.

Even the rejection of certain elements — heavy curtains, dark rooms, enclosed kitchens — often tells a story.

Sometimes, we are not just designing spaces.

We are correcting experiences.

### The Tension Between Old and New

As Nigerian cities modernize, a tension is becoming more visible.

Glass replaces concrete.

Minimalism replaces ornament.

Efficiency replaces tradition.

Yet, many people find themselves caught in between.

A fully automated home may offer comfort, but feel unfamiliar.

A perfectly styled living room may look beautiful, but feel untouched — almost like a showroom rather than a home.

This tension is not a failure of design.

It is a reflection of identity.

We are designing for who we are becoming, while still holding on to who we have been.

### What Modern Nigerian Design Is Quietly Becoming

Across homes, apartments, and even hospitality spaces, a subtle shift is happening.

Design is becoming more personal.

Not just in color or furniture, but in meaning.

A corner dedicated to quiet reflection

A balcony intentionally left open to evening air

A kitchen redesigned to bring people closer, not separate them

These are not trends.

They are decisions shaped by lived experience.

As one architect puts it:

*“The most meaningful spaces today are not the most expensive ones. They are the ones that reflect the lives of the people inside them.”*

### Spaces That Remember Us

There is a reason certain places stay with us long after we leave them.

It is not always because they were beautiful.

Sometimes, it is because they understood us.

A chair by the window where someone always sat.

A hallway that carried the sound of footsteps at night.

A room that felt safe, even without explanation.

Good design does not just create spaces.

It creates continuity — a bridge between past and present.

### Designing Forward Without Forgetting

As Nigeria continues to urbanize, the challenge is not just to build better spaces.

It is to build spaces that remember.

Spaces that allow for:

**Connection, not just convenience**

**Identity, not just aesthetics**

**Presence, not just performance**

This does not mean rejecting modern design.



It means grounding it.

It means asking deeper questions:

**Who is this space for?**

**What should it feel like to live here?**

**What should this space remember?**

### Conclusion: The Quiet Influence of Where We Come From

We often think we are designing new spaces. But in many ways, we are responding to old ones.

The homes we grew up in.

The spaces that shaped us.

The environments that taught us what comfort, safety, and belonging feel like.

Design, at its best, is not just about creating something new.

It is about understanding what already exists within us — and giving it form.

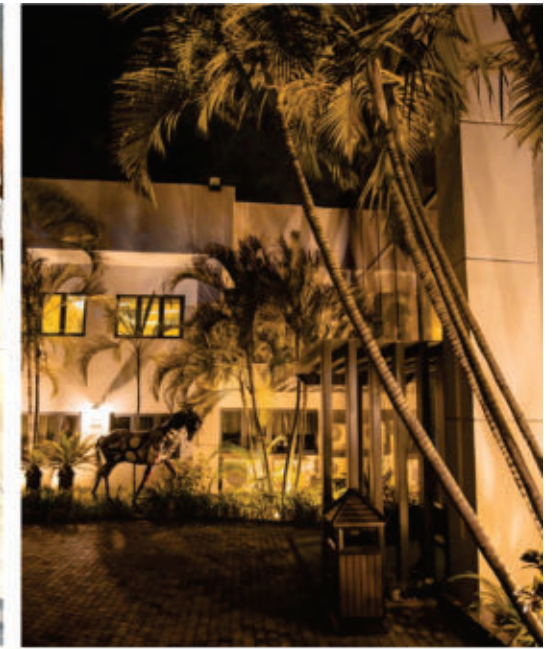
Because long after trends fade and styles evolve, the spaces that truly matter are the ones that feel like they have always known us.

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# Veranda in Nigerian Homes:

## WHY OUTDOOR LIVING IS MAKING A COMEBACK

*By Charis Raji*

There was a time when the veranda was very essential in a Nigerian home. It was where the day slowed down. Evenings were spent there, plastic chairs faced toward the breeze. Visitors were received without the formality of entering the house. Children played within sight, but still outdoors. It was neither inside nor outside—it was both.

Then, gradually, it disappeared. In its place came enclosed living rooms, tinted glass, and air conditioners humming behind sealed windows. The veranda, once central to daily life, became reduced to a decorative ledge—or removed entirely.

Now, quietly but noticeably, it is returning. Not as nostalgia, but as necessity. The traditional Nigerian veranda was never just an architectural feature. It was a response to climate, to lifestyle, and to culture.

Across regions, it performed multiple roles:

- a. A thermal buffer that reduced the amount of heat entering the home
- b. A social interface, where public and private life overlapped
- c. A climate device or system that creates shade and encourages airflow

In tropical architecture, shaded transitional spaces like verandas are widely recognized as one of the most effective passive cooling strategies. By limiting direct solar exposure and allowing air movement, they significantly reduce heat gain before it reaches interior spaces.

More importantly, they allowed daily life to extend beyond enclosed rooms—without sacrificing comfort. One can say that the decline of the veranda was not accidental. It was gradual and layered. As major cities like Lagos, Abuja, and Port Harcourt expanded, a new idea of “modern living” took shape—one influenced by Western aesthetics, urban pressures, and changing lifestyles.

Homes began to prioritize full enclosure over openness, air conditioning over natural ventilation, privacy and security over permeability and imported design language over climate responsiveness.

In denser urban areas, setbacks became smaller, plots tighter, and security concerns more pronounced. High walls, sealed windows, and inward-facing designs began to replace open transitional spaces. And slowly, the veranda began to feel outdated; it was perceived as something that was associated with older homes rather than contemporary ones.

But when we solve for status and security, we begin to ignore climate. Today, many contemporary Nigerian homes (especially in dense urban developments) struggle with thermal comfort not because of location, but because of design.

#### **Without shaded transitional spaces:**

- a. Walls and windows are exposed directly to solar radiation
- b. Indoor temperatures rise rapidly during the day
- c. Heat is trapped and released slowly into the night

In some cases, indoor environments can become as hot as (or even hotter than) the outdoors due to accumulated heat within building materials. This creates a heavy dependence on mechanical cooling. But in a country where electricity supply is inconsistent, this dependence exposes a fundamental flaw: comfort should not rely entirely on power.

#### **Why We Think The Veranda Is Making a Comeback**

The return of the veranda is not driven by trend; it is driven by reality and a need.

##### **1. Heat Is Forcing a Rethink**

Nigeria's climate has always demanded responsive design, but that demand is becoming harder to ignore. As more homeowners experience the limitations of sealed, heat-retaining buildings, there is a growing awareness that comfort must be designed into a home—not added later through appliances.

Verandas provide:

- a. Immediate shading
- b. Reduced solar heat gain
- c. Cooler semi-outdoor living spaces

They act as the first line of defence against heat.

##### **2. Power Is Not Reliable**

In the absence of constant electricity, shaded outdoor spaces become essential extensions of the home. The veranda becomes:

- a. A daytime workspace
- b. An evening relaxation zone
- c. A social space that does not depend on artificial cooling

It offers continuity—allowing daily life to continue comfortably, even when the power supply does not.

##### **3. A Shift Back to Outdoor Living**

There is also a subtle cultural shift underway. People are beginning to revalue: fresh air over sealed interiors, flexible, multi-use spaces and a stronger connection to their immediate environment

The veranda fits naturally into this shift. It allows openness without exposure, and comfort without isolation.

#### **What Makes a Veranda Work Today**

The modern veranda is not about replicating the past—it is about refining its principles

##### **1. Depth Over Decoration**

A functional veranda must be deep enough to

provide meaningful shade and accommodate use. Without depth, it becomes purely aesthetic.

##### **2. Orientation and Breeze**

Positioning is critical. A well-designed veranda should:

- a. Minimize exposure to harsh afternoon sun
- b. Capture prevailing winds to enhance cooling

##### **3. Connection to the Interior**

The most effective verandas are integrated into the home's layout, connecting directly to living or dining spaces. This improves cross ventilation and spatial flow.

##### **4. Landscape as Extension**

Vegetation enhances performance. Trees and plants around a veranda can lower surrounding air temperatures and improve overall comfort.

#### **The Veranda as Climate Technology**

We often think of technology as

mechanical—air conditioners, generators, and appliances. But in architecture, design itself is technology. The veranda works by:

- a. Blocking solar radiation before it reaches walls and windows
- b. Cooling the air that enters the home
- c. Reducing reliance on energy-intensive systems

It is passive, but highly effective. And in many ways, it is more reliable than any powered solution.

What is happening is more than a design trend. It is a recalibration. A recognition that homes should not just reflect aspiration—they should respond to reality. That comfort is not something you switch on, but something you build into the structure itself.

And that perhaps, in moving forward, there are elements of the past worth reinterpreting. Because the truth is simple: In Nigeria, the best homes are not the ones that shut out the outdoors, but the ones that understand how to live with it.



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# WHEN CAPITAL FINALLY FLOWS:

*What Actually Happens When Housing Becomes Investable*

By John Oamen, Cutstruct CEO

Capital thrives where systems are predictable. Investors are comfortable deploying capital into sectors where costs can be estimated, timelines can be forecasted, and risks can be quantified.

For many years, construction simply did not offer that level of clarity.

But technology and financial innovation are beginning to introduce something the sector has long needed: transparency and coordination.

Platforms like Cutstruct are rethinking how one of the most complex aspects of construction works: the procurement and supply chain for building materials. By digitizing procurement, standardizing

material costs across fragmented markets, and providing real-time visibility into project milestones, technology is turning housing into a truly investable, predictable asset class.

When supply chains become structured, the ripple effect extends far beyond procurement. Projects become easier to plan, costs become easier to

forecast, and execution becomes easier to monitor.

Capital does not avoid housing; capital avoids uncertainty. Capital is inherently risk-averse; it retreats from opacity but flows toward transparency

### What Changes for Developers

Independent developers have suffered from a lack of liquidity, forcing them to procure materials piecemeal as cash trickles in.

This "hand-to-mouth" building process is the primary driver of stalled projects, compromised quality, and massive cost overruns. When capital flows freely, the entire operational model changes:

- **Predictable Supply Chains:** Developers can secure materials in bulk upfront, locking in prices and shielding their margins from macroeconomic inflationary spikes.
- **Uninterrupted Timelines:** With funding secured and materials already staged on-site, project cycles shrink dramatically. A traditional 36-month build can condense to 18 months

*The Investor's Corner*

 **Cutstruct**  
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which broader urban growth is built. When capital begins to flow freely into housing, the benefits ripple across the economy.

Jobs are created, infrastructure improves, and cities become functional and more productive. Housing doesn't just solve a social need; it accelerates economic development.

### **Solving Housing Deficits at Scale**

Discussions around housing deficits have focused on the magnitude of the problem. Governments, developers, and policymakers often speak about shortages in terms that make them feel nearly impossible to solve.

However, the truth is simpler. Housing shortages persist largely because the sector has lacked efficient capital flow.

When financing is difficult to secure, projects slow down. When supply chains are inefficient, developers cannot scale. When investors lack visibility, capital remains cautious.

Once those barriers begin to fall, the equation changes. Developers can build more units simultaneously. Investors can fund multiple projects across different locations. Procurement systems allow projects to move quickly from groundbreaking to completion.

Instead of housing being delivered one project at a time, the industry begins to operate at a portfolio scale.

### **Housing as an Asset Class**

What we are witnessing today is the early stage of a structural shift in how housing is built, financed, and delivered.

The future of the sector will not be defined only by architectural innovation or urban planning. It will be defined by the systems that make housing predictable enough for capital to trust.

Systems that organize procurement, systems that provide visibility into construction, and systems that allow investors to deploy capital confidently.

When those systems exist, housing evolves from a difficult operational sector into a powerful financial and economic platform.

This is the transformation companies like Cutstruct are working toward.

Not just making construction easier, but making housing investable. The opportunity ahead is enormous, but realizing it requires collaboration across the entire ecosystem.

Developers must embrace tools that bring transparency and efficiency to the construction process. Investors must recognize that housing is rapidly evolving into a structured investment category. Policymakers should support the infrastructure and regulatory frameworks that allow capital to flow with confidence.



simply because the friction of waiting for cash is completely removed.

- **Scale and Ambition:** Builders transition from struggling to finish single, isolated developments to confidently launching multi-phase, city-defining projects.

### **De-Risked Returns for Investors**

Institutional investors, pension funds, and private equity have always desired the robust yields associated with real estate, but they couldn't stomach the localized execution risk. When capital flows freely through a tech-enabled ecosystem, that risk is fundamentally altered:

**Data-Backed Transparency:** Technology ensures that every dollar deployed is tracked, tied to a specific, verified project milestone, and accounted for in real-time. The black box of construction finance is finally opened.

**De-Risked Portfolios:** By removing the operational blind spots and standardizing the procurement layer, the risk profile of construction financing drops significantly, aligning it with other mature, predictable asset classes.

**Reliable Returns:** Faster project completion means faster capital recycling, quicker exits, and more reliable, compounding yields for limited partners.

### **The Economic Multiplier**

Perhaps the most powerful outcome of efficient capital flow into housing is what happens beyond the construction site. Housing is not just a real estate activity. It is an economic engine.

When housing development accelerates, it activates an entire network of industries. Construction firms expand, manufacturing demand for building materials rises, logistics networks grow to support increased supply movement, and skilled labor markets deepen.

Every housing project creates a chain reaction of economic activity: New roads are built to connect communities. Utilities expand to support growing neighborhoods. Local businesses emerge to serve residents, and financial institutions develop new products to support homebuyers and developers alike. In many ways, housing acts as the foundation upon



## The New Buyer Profile

### WHO IS BUYING LAGOS PROPERTY TODAY AND WHAT IT MEANS FOR THE MARKET

The Lagos property market is no longer driven by a single narrative.

Where once the typical buyer was a locally based individual building a home over time, today's market is shaped by three powerful forces: **diaspora investors, young urban professionals, and institutional capital.**

Each group brings a different mindset, a different timeline, and a different expectation of what **real estate investment** should deliver.

Understanding this shift is no longer optional. It is essential.

#### The Lagos Buyer Index (2026 Snapshot)

A simplified view of today's market reveals how demand is distributed:

Buyer Segment	Estimated Market Share	Key Focus Areas	Primary Motivation
Diaspora Investor	35%	Ikoyi, Victoria Island, Banana Island	Wealth preservation + prestige
Young Professionals	40%	Lekki, Yaba, Surulere	Lifestyle + first-time ownership
Institutional Buyer	25%	Lekki Corridor, Epe, Ibeju Lekki	Scale + long-term returns

### Insight:

The dominance of young professionals signals a structural shift toward **apartment living and mid-market housing**, while diaspora demand continues to anchor the **luxury homes segment**.

### Buyer Behaviour: What Each Segment Wants

#### 1. Diaspora Investors

**Search Keywords:** *luxury homes Lagos, investment property Nigeria, high-end apartments*

Diaspora buyers are among the most decisive participants in the market.

#### Typical Investment Profile:

- Budget: \$300K – \$2M+
- Property Type: Luxury apartments, penthouses, waterfront homes
- Strategy: Buy-and-hold or short-let income

#### Key Behaviour Trends:

- Preference for **off-plan property investment**
- Strong demand for **trusted developers and secure documentation**
- Interest in **serviced apartments with property management**

#### Market Impact:

They are driving the rise of **premium developments** and raising standards across Lagos' luxury real estate sector.

#### 2. Young Professionals

**Search Keywords:** *apartments for sale in Lagos, affordable housing, homes for sale*  
This is the fastest-growing buyer segment.

#### Typical Investment Profile:

- Budget: ₦40M – ₦150M
- Property Type: 1–3-bedroom apartments
- Strategy: Owner-occupier or hybrid (live + rent)

### Key Behaviour Trends:

- Strong demand for **flexible payment plans**
- Preference for **move-in-ready homes**
- Focus on **location, security, and lifestyle**

#### Market Impact:

They are fuelling the expansion of **mid-market housing and apartment developments**, especially in Lekki and the Mainland.

#### 3. Institutional Buyers

**Search Keywords:** *real estate development, commercial property, land for sale Lagos*  
Institutional investors operate differently and often invisibly.

#### Typical Investment Profile:

- Budget: ₦5B+
- Property Type: Large-scale developments, commercial assets
- Strategy: Long-term portfolio growth

#### Key Behaviour Trends:

- Focus on **land banking and mixed-use developments**
- Increasing interest in **emerging markets like Epe and Ibeju-Lekki**
- Preference for **data-driven investment decisions**



### Market Impact:

They are shaping the **future supply of Lagos real estate**, particularly in large-scale urban developments.

#### Geographic Demand Map

Different buyer groups are concentrating their activity in specific areas:

- **Ikoyi & Banana Island** → Dominated by diaspora and ultra-high-net-worth buyers
- **Victoria Island** → Mixed demand (diaspora + professionals + rentals)
- **Lekki Phase 1 & Chevron** → Young professionals and rental investors
- **Yaba & Surulere** → First-time buyers and mid-market demand
- **Epe & Ibeju-Lekki** → Institutional investors and long-term land buyers

#### Insight:

Location is no longer just about prestige — it is about **matching the right asset to the right buyer profile**.

#### Investment Behaviour Trends

Across all segments, several patterns are emerging:

##### 1. Shift Toward Apartments

Demand for **apartments for sale in Lagos** is rising faster than for standalone homes.

##### 2. Income-Driven Investing

Buyers are prioritizing **rental yield and cash flow**, not just ownership.

##### 3. Early-Stage Entry

More buyers are entering through **off-plan developments** to maximize returns.

##### 4. Lifestyle Integration

Properties are now evaluated based on:

- Security
- Power supply
- Amenities
- Proximity to work and leisure

#### What Developers Must Understand

The era of “build and they will come” is

over. Today's market requires **precision**.

Developers must now decide:

- Are we building for diaspora luxury buyers?
- Are we targeting young professionals?
- Are we creating institutional-grade assets?

Because each group demands something different, in pricing, design, and delivery.

#### The Strategic Outlook

The Lagos property market is becoming more structured, more segmented, and more competitive. Over the next 5–10 years, we can expect:

- Increased dominance of **apartment living**
- Growth in **institutional real estate investment**
- Rising demand for **managed and serviced properties**
- Greater reliance on **data and market intelligence**

In short, Lagos is transitioning from a **fragmented property market to a strategic real estate ecosystem**.

**“The future of Lagos real estate belongs to those who understand not just where to build but who they are building for.”**

#### Habitat Intelligence Takeaway

The most important shift in Lagos real estate today is not pricing. It is people. Because behind every transaction is a buyer and today's buyer is smarter, younger, more global, and more strategic than ever before.

For investors and developers alike, understanding this new buyer profile may be the single most important advantage in the market.

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# 10 WAYS

Technology Is Changing Real Estate

By Charis Raji



**R**eal estate has long been one of the most traditional sectors in the global economy; slow-moving, relationship-driven, and often resistant to change. But over the last decade, that reputation has begun to shift.

Technology is not just improving how real estate works; it is redefining it entirely. From how properties are discovered to how buildings are designed, financed, and managed, the industry is undergoing a structural transformation; one that is faster, more transparent, and increasingly data-driven. What used to take weeks now happens in hours. What was once opaque is becoming visible. And what relied heavily on instinct is now guided by insight.

**Here are ten ways technology is changing real estate.**

## **1. Property Search Has Moved Entirely Online**

The days of relying solely on agents and word-of-mouth are fading. Digital property marketplaces have become the first point of contact for buyers, renters, and investors.

Online platforms now allow users to browse

thousands of listings in real time, filter by price, location, and amenities and compare options with ease. This shift has not only increased access but also introduced a new level of transparency into the market.

## **2. Virtual Tours Are Redefining Property Viewing**

Physical inspections are no longer the only way to experience a property. With 3D walkthroughs, drone footage, and immersive virtual tours, prospective buyers can explore homes from anywhere in the world.

This is particularly valuable for:

- a. Busy urban professionals
- b. International investors
- c. Diaspora buyers

It reduces time, travel costs, and decision fatigue—while expanding the reach of sellers.

## **3. Data Is Replacing Guesswork**

Real estate decisions were once driven largely by intuition—“this area is developing” or “prices will rise here.” Today, data analytics is changing that narrative. Investors and developers now rely on historical pricing trends, rental yield data, infrastructure and development insights. With better data comes better decision-making—and fewer costly mistakes.

#### 4. Fintech Is Unlocking New Paths to Ownership

Access to property ownership has historically been limited by financing constraints.

Technology, particularly financial technology (fintech), is opening new doors.

Emerging models include:

- a. Fractional property ownership
- b. Crowdfunded real estate investments
- c. Rent-to-own structures
- d. Digital mortgage platforms

These innovations are lowering entry barriers and expanding participation in the real estate market.

#### 5. Smart Homes Are Becoming a Selling Point

Technology is no longer confined to the buying process—it is embedded within the property itself.

Smart home features such as automated lighting and climate control, remote security systems and energy monitoring tools are increasingly influencing buyer decisions.

Homes are no longer just physical spaces; they are becoming responsive environments

#### 6. Construction Technology Is Accelerating Development

The building process itself is evolving.

Innovations in construction technology are helping developers build faster, more efficiently, and with less waste.

Key advancements include:

- a. Prefabrication and modular construction
- b. Digital project management tools
- c. Early-stage adoption of 3D printing

These methods reduce construction timelines and can help address housing shortages in rapidly growing cities.

#### 7. Blockchain Is Introducing Trust and Transparency

One of the biggest challenges in real estate has always been trust—particularly around ownership and documentation.

Blockchain technology offers a solution by enabling:

- a. Secure, tamper-proof property records
- b. Transparent transaction histories
- c. Reduced risk of fraud

While still emerging, its potential to transform land registries and property

transactions is significant.

#### 8. Digital Payments Are Streamlining Transactions

Cash-heavy and paper-based transactions are giving way to digital systems.

Today, technology enables online rent payments, secure escrow services and faster transaction processing

This not only improves convenience but also enhances accountability and reduces risk for all parties involved.

#### 9. Social Media Has Become a Real Estate Marketplace

Real estate is no longer marketed only through listings—it is now sold through storytelling.

Platforms like Instagram, TikTok, and WhatsApp have become powerful tools for:

- a. Showcasing properties through video content
- b. Reaching targeted audiences
- c. Building trust through personal branding

In many cases, a well-produced video tour can generate more interest than a traditional listing.

#### 0. AI Is Beginning to Shape Design and Decision-Making

Artificial Intelligence is quietly becoming one of the most influential tools **1** in real estate.

AI can predict market trends, generate property valuations, assist in architectural design and personalize property recommendations.

For developers, architects, and investors, this means faster workflows and more informed decisions.

What ties all these changes together is not just technology itself, but what it enables: speed, access, and trust.

Real estate is becoming:

Faster — transactions, design, and development are accelerating  
More accessible — more people can participate in ownership and investment

More transparent — information is easier to verify and trust

But perhaps the most important shift is cultural. The industry is moving away from exclusivity and opacity toward openness and innovation. The agents, developers, and investors who thrive in this new landscape will not necessarily be the ones with the most assets, but the ones who best understand how to leverage these tools.



# PropTech & the Rise of Digital Realtors: REINVENTING REAL ESTATE IN AFRICA

The real estate industry has long been associated with physical inspections, endless paperwork, and relationship-driven transactions. But across Africa, especially in cities like Lagos, that narrative is changing rapidly. A new generation of **PropTech (Property Technology)** companies and **digital realtors** are redefining how property is discovered, marketed, transacted, and managed.

What was once a slow, opaque process is becoming faster, smarter, and more transparent. The question now is no longer *if* technology will transform real estate but *how far it will go*.

## What is PropTech, really?

PropTech refers to the integration of technology into real estate processes. It spans everything from property listing platforms and virtual tours to data analytics, smart home systems, and blockchain-based transactions.

At its core, PropTech is about solving three major problems:

- **Access to information**
- **Efficiency in transactions**
- **Trust and transparency**

In markets like Nigeria, where property data can be fragmented and informal, these solutions are not just innovative, they are essential.

## The Emergence of the Digital Realtor

The traditional realtor is evolving into something far more dynamic: a **digital-first property consultant**.

Today's digital realtor:

- Markets properties via social media platforms like Instagram, TikTok, and WhatsApp

- Uses drone footage and virtual tours to showcase listings
- Leverages CRM tools to manage clients and leads
- Closes deals remotely, sometimes without physical meetings

This shift is not just about convenience, it's about **scale**. A single digital realtor can now reach a global audience, tapping into diaspora investors from the UK, US, and beyond.

## Why Lagos is a PropTech Hotspot

Lagos, with its fast-paced growth and complex property market, is fertile ground for PropTech innovation.

Several factors are driving adoption:

- **High demand for property** from a growing urban population
- **Diaspora investment**, requiring remote transaction capabilities
- **Trust deficits**, pushing buyers toward platforms with verified listings
- **Mobile-first users**, making digital platforms the natural marketplace

From Lekki to Ikeja, buyers are increasingly comfortable discovering and even committing to properties online before stepping foot on-site.

## Key Innovations Changing the Game

### 1. Digital Listings & Marketplaces

Online platforms are replacing newspaper ads and physical flyers, offering:

- Real-time updates
- Verified property information
- Seamless search filters

### 2. Virtual Tours & Video Marketing

Buyers can now “walk through” properties from anywhere in the world. This is



especially powerful for diaspora clients who cannot visit in person.

## 3. Data-Driven Insights

Smart analytics now help investors understand:

- Market trends
- Pricing benchmarks
- Rental yields

This reduces speculation and encourages smarter investment decisions.

## 4. Smart Contracts & Blockchain (Emerging)

Though still in early stages in Africa, blockchain promises:

- Secure property records
- Fraud reduction
- Faster transactions

## The Trust Factor: Technology as a Solution

One of the biggest challenges in Nigerian

real estate has been **trust**—from fake listings to unclear ownership structures.

Digital realtors and PropTech platforms are addressing this through:

- Verified listings
- Digital documentation
- Transparent pricing
- Customer reviews and ratings

In a market where reputation is everything, technology is becoming the new gatekeeper of credibility.

## Challenges Slowing the Revolution

Despite the progress, PropTech in Africa still faces hurdles:

- **Data reliability issues**
- **Regulatory gaps**
- **Digital literacy barriers**
- **Infrastructure limitations (internet, power)**

There's also resistance from traditional players who are slow to adapt to digital tools

## The Future: A Hybrid Model

The future of real estate in Africa is not fully digital, it's **phygital** (physical + digital).

While technology will handle discovery, marketing, and documentation, human interaction will remain crucial for:

- Negotiation
- Relationship building
- Final decision-making

The most successful realtors will be those who can seamlessly blend both worlds.

## Final Thoughts

PropTech is not just a trend, it's a structural shift in how real estate operates. And digital realtors are at the center of this transformation.

In a city like Lagos, where opportunity meets complexity, technology is not replacing realtors, it's **empowering them**.

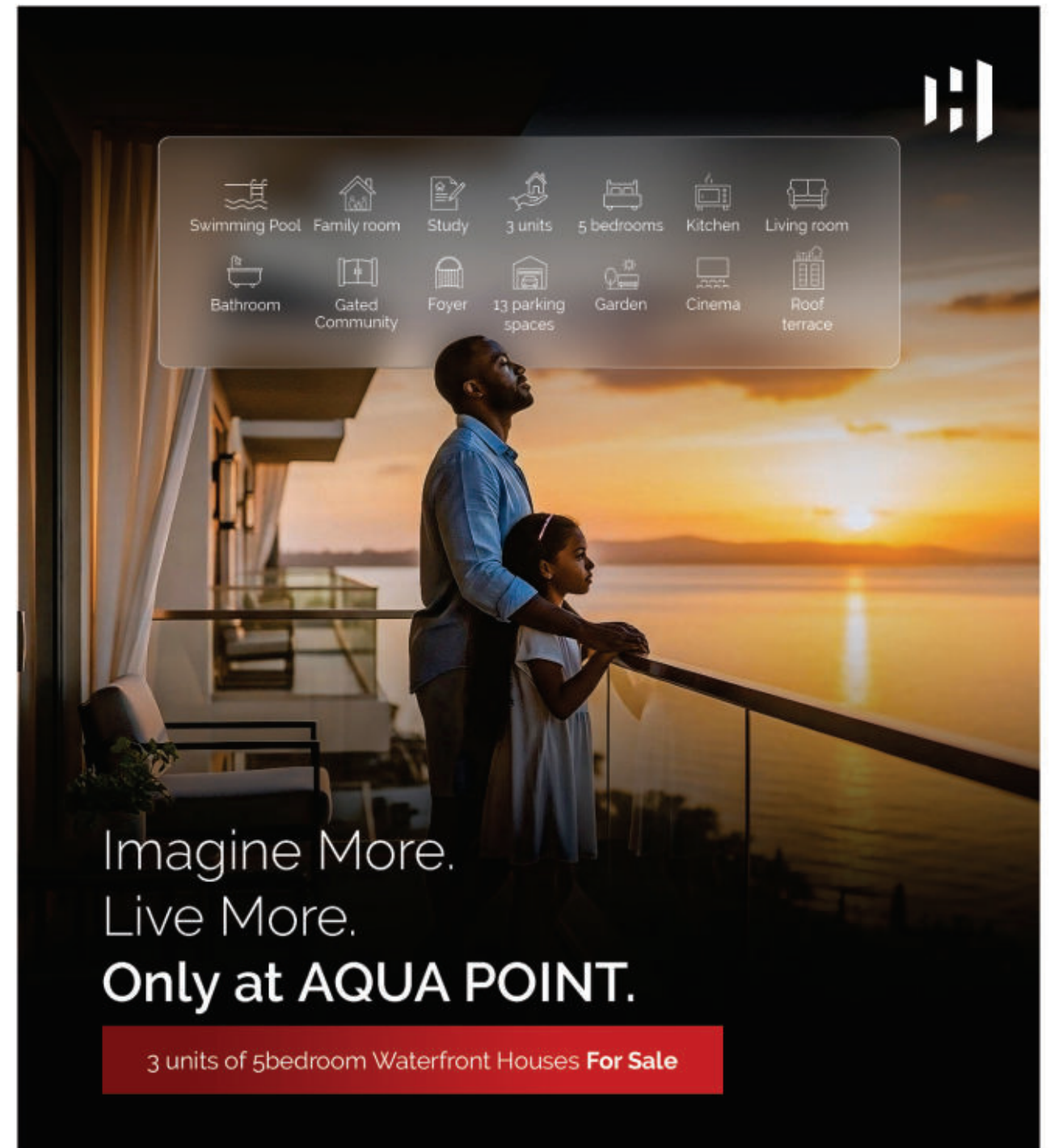
The real question is:

**Will you adapt to the digital evolution of real estate or be left behind by it?**

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# 5 Nigerian Renewable Energy Entrepreneurs That Should Be On Your Radar

By Charis Raji

Nigeria is Africa's most populous nation, with over 230 million people. It also has one of the most unreliable electricity grids on the continent. More than 90 million Nigerians lack access to reliable power, and those who do have a grid connection experience a supply that is, by most international comparisons, inadequate. For decades, the response has been the petrol generator, a stopgap that is not only expensive but also polluting and profoundly inefficient.

The macro conditions have shifted. Nigeria's removal of fossil fuel subsidies in May 2023 caused the price of petrol and diesel to surge dramatically, making generator-dependent power suddenly unaffordable for millions of households and businesses. Simultaneously, solar technology costs have fallen to levels that make renewable alternatives genuinely cost-competitive. The result is a structural inflection point — one that a generation of Nigerian entrepreneurs was already positioned to capitalize on. Here are five entrepreneurs who should be on your radar.

## 1. Femi Adeyemo of Arnergy

Femi Adeyemo founded Arnergy in August 2013, when the renewable energy conversation in Nigeria was largely theoretical. His founding insight was straightforward: unreliable power supply was the single biggest constraint on economic activity for Nigerian businesses and households, and solar could fix it if delivered correctly.

More than a decade later, Arnergy has deployed over 1,800 solar systems across all 36 Nigerian states,

totalling 9 megawatts of solar capacity and 23 megawatt-hours of battery storage. The company's positioning has evolved with the market: what began as a resilience pitch, uninterrupted power, is now equally a cost-savings pitch, with Arnergy able to demonstrate to commercial customers that switching from diesel to solar cuts monthly power costs by as much as 50%.

In April 2025, Arnergy closed an \$18 million Series B funding round — the most significant capital raise in its history — with backing from Bill Gates's Breakthrough Energy Ventures, British International Investment, Norfund, and others. The funds will be used to install an additional 12,000 systems by 2029, and Adeyemo has outlined plans for expansion into Francophone Africa and beyond. He is, by any measure, one of the most significant figures in Nigeria's energy transition.



## 2. Sandra Chukwudozie of Salpha Energy

Sandra Chukwudozie founded Salpha Energy in 2017 with a vision that went beyond distribution; she wanted to manufacture. While most of Nigeria's solar sector was focused on importing and deploying panels, Chukwudozie set about building the domestic manufacturing capacity that Nigeria's energy transition would eventually require.

Since its founding, Salpha Energy has delivered solar power systems to more than two million Nigerian homes and businesses, and is assembling up to 300,000 units per year. In 2025, the company secured a significant investment from All On, a Nigerian nonprofit energy investor backed by Shell, to expand its local manufacturing capacity further. Salpha has already exported products to Ghana, a milestone that Chukwudozie describes as evidence of Africa's ability to produce its own clean energy technologies — not merely import them. She is a vocal proponent of building African manufacturing capability in the clean energy transition, and her argument is gaining global resonance as the COP process increasingly focuses on Africa's role as an industrial actor rather than simply an aid recipient.



Damilola is a German Government-Nigerian Energy Support Program Certified Trainer on Solar Photovoltaic Installation, Solar Photovoltaic Supervisor and Mini Grid Development; she has received several trainings by many prestigious organisations on renewable energy, entrepreneurship and business management such as Renac Academy-Germany.

Asides running AshDam, she's building an army of renewable energy entrepreneurs who will be fit to solve the energy problems of the world.

### 3. Olugbenga Olubanjo of Reeddi

Olugbenga Olubanjo is the founder of Reeddi Technologies, a climate-tech company on a mission to bridge the accessibility gap with limitless and sustainable innovation for quality livelihood.

Every one of their products sustainably provides clean energy that is affordable to individuals and business operating in poor energy regions of the world.



### 5. Nnaemeka Ikegwuonu of ColdHubs

Nnaemeka Ikegwuonu approaches the energy problem from a different angle, not through the grid, but through the food supply chain. His ColdHubs initiative, which grew out of the Smallholders Foundation he established, deploys solar-powered cold storage hubs in rural markets and farming communities across Nigeria — addressing one of the most costly and underappreciated consequences of unreliable power: food spoilage.

Nigeria loses an estimated 40% to 50% of its fresh produce to spoilage before it reaches consumers,

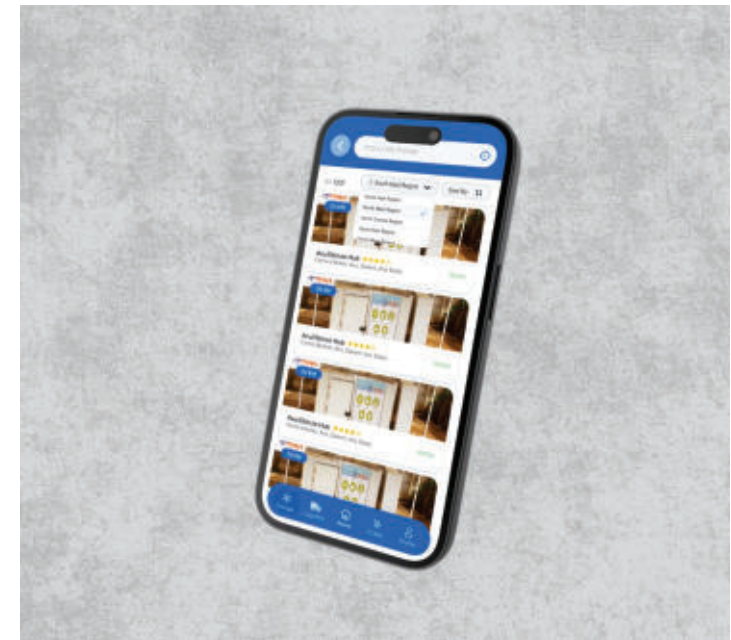
### 4. Damilola Asaleye of AshDam Solar Company

Damilola is the co-founder of AshDam Solar Company, a company that provides solar energy services and solves energy problems.

a loss that falls disproportionately on smallholder farmers with no means of preserving harvests. ColdHubs provides a pay-per-use, solar-powered cold storage solution positioned at market hubs, allowing farmers and traders to access refrigeration without owning or operating any equipment themselves.

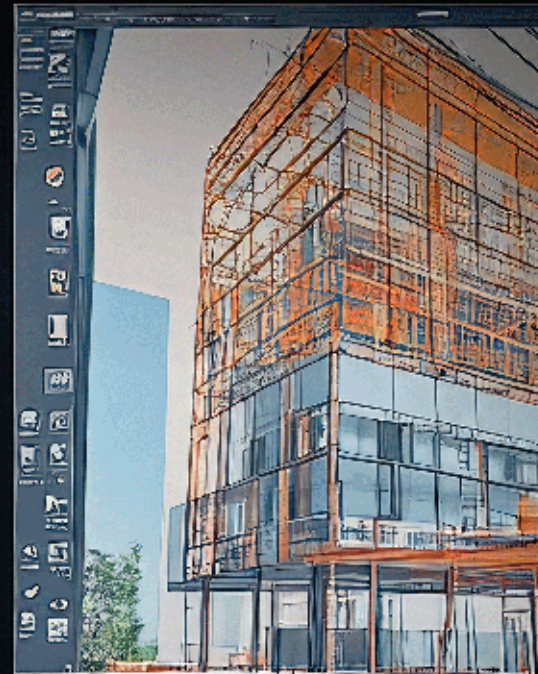
The model has won international recognition — including from the United Nations. Ikegwuonu's work demonstrates that Nigeria's renewable energy opportunity is not only in electricity generation for homes and businesses, but in the entire infrastructure of a food-secure, climate-resilient economy. With their ColdConnect App, users can use and book for cold storage space or buy iceblocks from the comfort of their homes.

These five entrepreneurs are doing different things in different parts of the energy system, but they are connected by a common understanding: Nigeria's power problem is not a temporary inconvenience waiting for the grid to be fixed. It is a structural reality that requires structural solutions, built by Nigerians, for Nigerians, and increasingly with the commercial sophistication to compete and expand across the continent.



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# 10

## *Young Nigerian Realtors And Developers Reshaping The Market*

*By Charis Raji*

**A**cross Nigeria, a cohort of young Nigerian developers, brokers, and real estate entrepreneurs is doing something the industry has resisted for years: they are making it make sense. They are bringing technology into transactions, building in markets the big firms ignored, speaking to buyers who were never supposed to be part of the conversation, and holding the sector to standards it set for itself but rarely kept.

Some of them started with nothing. Some came from adjacent industries such as law, medicine, petroleum engineering and found that real estate rewarded the kind of rigorous, cross-disciplinary thinking their original fields had given them. Some built large networks; others built singular projects. What they share is a refusal to accept that Nigerian real estate has to be what it has always been.

This is a piece about ten of them. It is not exhaustive, there are others doing remarkable work who could have featured here and it is not a ranking. It is simply a record of the people who, right now, are doing the most to reshape what one of Africa's largest property markets can look like. Their stories are different. Their ambition is the same. Enjoy the read.



### **1. Joseph Diamond Ilori**

Joseph Diamond Ilori calls himself the Wolf of Real Estate, and the record suggests the title is earned. As CEO of Wardiere Oakmount Developments, he operates across Nigeria and Dubai, two of the world's most competitive property markets with a deal sheet that includes a role in a landmark \$3 billion transaction.

His awards shelf includes Best Luxury Broker (2021) and Best Sales Coach Middle East (2022 and 2023), recognitions that reflect the breadth of a career that refuses to stay in one lane.

Beyond brokerage, Ilori runs PEARL Holiday Homes Dubai and Les Étoiles Developments, giving him exposure across short-let hospitality, luxury residential, and full-scale development. He is one of the few Nigerian property professionals who has successfully straddled domestic and international markets simultaneously, using each as a credibility amplifier for the other.

His story is also one of visibility, Ilori understands that in contemporary real estate, presence matters. He has cultivated a profile that makes him a sought-after voice on panels, in boardrooms, and increasingly in the media. He is not just selling properties; he is building a brand that will outlast any single deal.



### **2. Bayo Lawal**

Babatunde Bayo Lawal is a reputable realtor and doubles as a real estate developer. With Dukiya under his belt as a co-founder, he guides investors in making smart (real estate) decisions with high ROI.

Dukiya Investments is a real estate, construction and development company based in Lagos and provides brokerage services in 3 continents. With Bayo's leadership, Dukiya differentiates itself from other real estate companies by its instant allocation approach, where they allocate all the estates they've sold out, so if a customer has bought a property from them in the last year, they'd have gotten their allocations.



### **3. Fabian George**

Fabian George is the pioneer behind Cuddle Realty that operates as an app-based listing

marketplace for co-owning properties.

Fabian also runs Equity Circle, a client-focused real estate development firm committed to transforming the future of property investment. The idea behind Equity Circle is to make investors profitable regardless of their wealth-building goal, be it short-term or long-term.

Fabian is not only an entrepreneur but also doubles as a sales professional and coach, and an ambassador of Ubong King Foundation. He runs a Substack newsletter called Steal My Sense, which he describes as a platform for life-transforming insights.



#### 4. Lukman Shobowale

Lukman Shobowale has packed more professional development into his thirties than most people manage in a lifetime. A History and International Studies graduate of the University of Ilorin, he went on to complete an MBA at Ajayi Crowther University and executive programmes at Rome Business School and London Business School, a curriculum that reflects a young man who takes the long view seriously.

His career in real estate began at Dradrock, where he rose from Sales Assistant to Deputy Head of Sales, posting over ₦200 million in

personal sales before leaving to co-found Dukiya Investments with Bayo Lawal in 2021. Since then, Dukiya has executed projects across 12 locations and pushed into markets in Africa, Europe, and Central America, an international footprint that is extraordinary for a firm of its age.

Shobowale is also invested in democratising access to property ownership. His 30-day real estate challenge, designed specifically for Millennials and Gen Z Nigerians, reflects a philosophy that the next wave of homeowners should not be left behind by a market that has historically priced them out. A recipient of the Future Awards Entrepreneur of the Year prize, he is both a product of Nigeria's new economy and one of its most committed architects.



#### 5. Olawale Ayilara

Few stories in Nigerian real estate are as instructive as Olawale Ayilara's. A petroleum engineering graduate who pivoted entirely into property, Ayilara built LandWey Investment Limited from zero capital into one of the country's largest real estate firms handling transactions worth over \$200 million and assembling a network of more than 22,000 realtors along the way. Forbes Africa took notice, naming him to their 30 Under 30 class in 2018.

His flagship development, ISIMI Lagos, is arguably the most ambitious land project currently underway in Nigeria. Set across 130 hectares, it is designed as a car-free, sustainable community complete with farms, a polo field, and a golf course, a vision that challenges the conventional wisdom of what Nigerian real estate can look like and who it can serve.

Ayilara also holds an executive certification in real estate from Harvard and serves as Group CEO of Oxygen Holdings. He co-founded the Nigerian Property Investments Group, a platform built specifically to channel diaspora capital back into domestic real estate. At every level, his work is an argument that Nigerian property development can be world-class — not eventually, but now.



#### 5. Noah Ibrahim

Noah Ibrahim did not take a straight line into real estate. A mechanical engineering graduate of Obafemi Awolowo University, he worked in footwear design before finding his way into property sales and from there, he saw something the market was missing. In 2018, he founded Novarick Homes and Properties Limited with a clear and deliberately unfashionable mission: make homeownership affordable through smart

and green technology.

The combination of sustainability and accessibility is not an obvious commercial pitch in Nigeria's current market, but Ibrahim has made it work. Novarick has earned recognition as one of Nigeria's top 10 real estate disruptors, a distinction that reflects not just ambition but genuine product differentiation. The company is also a corporate member of the Green Building Council Nigeria, underscoring a commitment to environmental standards that most developers in the country still treat as optional.

Beyond the boardroom, Ibrahim was appointed an ECOWAS Youth Ambassador in 2021 and received the Africa's Patriotic Personality Award from the League of African Development. He is one of a generation of Nigerian founders who understand that building a business and building a movement are not mutually exclusive and who are doing both at the same time.



#### 7. Dr. Tony Aspire Kolawole

Tony Aspire Kolawole built something that most real estate professionals only dream about: a network. As co-founder of Billionaire Realtors Group (BRG), he

presides over what has become one of the largest brokerage communities in Africa, with more than 20,000 realtors operating under its umbrella. The scale alone makes BRG a market-shaping force but what makes Kolawole's work interesting is the infrastructure he has built around it.

BRG is not just a sales organization. It runs a full-fledged academy, a proprietary digital platform for its members, and even HMO health insurance options, a suite of tools that transforms what it means to be a realtor in Nigeria. Kolawole's language is deliberate: he is not training salespeople, he is producing complete salespeople, professionals who can compete in any market.

A member of the London Real Estate Academy, he was elected Chairman of the REDAN Lagos State Chapter in April 2024, a position that gives him a formal seat at the table where industry policy is shaped. Through Tribitat Real Estate Limited, he also operates as a developer, grounding his national network ambitions in actual bricks-and-mortar delivery.



#### 8. Dr. Ibukun Adebayo

Ibukun Adebayo trained as a medical doctor. That fact alone makes her story unusual in a

sector that tends to attract lawyers, engineers, and finance professionals.

But what she built after leaving medicine is arguably more interesting than the pivot itself. As Founder and CEO of Rock Realty Limited, she has positioned the firm squarely in the middle-income segment, a market that Nigeria's largest developers routinely neglect in favour of premium buyers.

Before founding Rock Realty in 2016, Adebayo spent six years heading the real estate department at The Infrastructure Bank PLC, where she developed the institutional knowledge and deal-making experience that now underpins her company. Rock Realty is also active in reshaping student accommodation in Nigerian tertiary institutions, a sector badly in need of professionalization and works with NIDCOM to attract and structure diaspora real estate investment.

She founded WIRE Africa (Women in Real Estate, Africa) and authored *I Want My Home: An Easy Guide to Home Ownership for Middle-Income Earners*, a book that does exactly what the title promises. She has been recognized by the Guardian as one of Nigeria's Top 100 Influential Women in Start-up Business. More than any award, however, Adebayo's legacy may be in making the property market legible and attainable for Nigerians who were never supposed to be part of it.



#### 9. Isa Abass Usman

Isa Abass Usman represents a generation of Nigerian real estate founders who grew up digital first and are building companies that reflect that upbringing. As co-founder of Besitz Group Limited, he is targeting a specific and underserved demographic: millennials and Gen Z Nigerians who want to own property in Abuja but have been priced out of the traditional market. His firm's pitch available, affordable, accessible is simple, and in a market defined by its opacity, simplicity is a disruption in itself.

Besitz operates in Abuja's satellite districts, including Bamishi in Kuje, an area whose proximity to the planned Centenary City gives it considerable long-term appreciation potential. Their latest project, Capital City Phase 3 described as their first AI-enabled estate, signals an intention to bring technology into the development process in ways that go beyond a landing page and a chatbot.

Usman came to real estate through procurement and digital marketing, a background that gives Besitz an unusual edge in customer acquisition and brand communication. The company is young, and so is its founder, but the directness of its value proposition and the scale of its ambition mark Usman as a name to track as Abuja's property market matures.



#### 10. Jide Odusolu

Jide Odusolu is the elder statesman of this list, a developer whose career stretches back to the team that drafted legal documentation for Victoria Garden City, one of the most consequential real estate projects in Nigeria's modern history. He also served as Legal Counsel and Contracts Coordinator at Texaco Overseas Petroleum before pivoting into development full time. When he founded what would eventually become Octo5 Holdings, he brought with him two decades of institutional knowledge, a rare legal precision, and a conviction that Nigerian real estate needed to be rethought from the ground up.

That conviction produced Ocean Bay Estate on Orchid Hotel Road, Lekki, a 34-hectare fully serviced gated community and Octo5's flagship project. But what distinguishes Odusolu's thinking is not any single project. It is his diagnosis of the sector. He has stated that the Nigerian real estate market holds over \$900 billion in dead capital, and that unlocking that capital requires a model built on standardized livability, flexible acquisition terms, and a deliberate focus on peri-urban locations with projected appreciation of at least 200% over four years.

He has served as MD/CEO of the Ogun State Property Investment Corporation (OPIC) and as Special Adviser on Property and Investments. He is not young in the conventional sense — but in a market still learning how to think long-term, his presence on this list is a reminder that disruption does not always wear a hoodie. Sometimes it wears experience.

# HABITAT

Magazine

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# A DEEP DIVE INTO KIYOVU

*One of Kigali's Prestigious Locations*

*By Charis Raji*

**K**iyovu is known for its prominent hills, extraordinary cleanliness, and its pace of transformation. Situated within the Nyarugenge District at the centre of Kigali, it is one of the oldest and most historically significant neighbourhoods in the Rwandan capital. A place where diplomats and embassies have long set up residence, where the city's old money and new money coexist, and where the standard of living is among the highest in East Africa's most orderly city.

Understanding Kiyovu requires knowing that it is not a newly developed, purpose-built enclave like some of the newer luxury zones that have emerged on Kigali's expanding periphery. It is a neighbourhood with history, character, and a layered sense of identity, think wide streets, established trees, a central positioning that puts residents within minutes of the city's key commercial and institutional addresses, and a density of high-quality housing that has made it consistently one of the most sought-after postcodes in Rwanda's property market.

Kiyovu's geographical advantage is significant and, crucially, not replicable. Its central location places residents within close reach of Rwanda's Central Bank, leading commercial banks, the Kigali Marriott, Serena Hotel, and the Four Points by Sheraton — a cluster of financial and hospitality infrastructure that signals the neighbourhood's status as a hub for business and international activity. The Presidential Palace extends into Kiyovu's boundaries, and the neighbourhood's proximity to key government and institutional facilities makes it the natural choice for diplomatic missions, senior government officials, and multinational executives who want to be connected without compromise.

For the growing class of regional business travellers and Kigali-based professionals who divide time between the city and international destinations,

Kiyovu's central positioning reduces commute time, maximises access to Kigali's best restaurants and social infrastructure, and provides the kind of urban convenience that newer, more peripheral neighbourhoods simply cannot match.

Kiyovu is one of Kigali's most expensive real estate markets, and pricing reflects its scarcity and prestige. Land in the neighbourhood trades at significant premiums, plots have been listed at over RWF 320 million for 652 square metres, reflecting the premium that central, well-located land commands in a rapidly urbanising city. Monthly rents for quality residential properties typically start from RWF 1.2 million and can reach RWF 3.5 million or higher for premium multi-bedroom residences, placing Kiyovu firmly in the upper tier of the Kigali rental market.

Recent development activity underlines the ongoing investment conviction in the neighbourhood. Evergreen Apartments (a new luxury development set on 2,100 square metres and featuring a swimming pool, gym, sauna, steam room, elevator access, and rooftop space) recently unveiled units in Kiyovu, with early buyers citing the location as the primary driver of their decision. As the project developer noted, Kiyovu's central positioning and prestige make it a strong area for long-term value appreciation and return on investment. The fact that the developer chose to retain around 30 per cent of units rather than sell off the full development speaks to confidence in the neighbourhood's ongoing appreciation.

Kiyovu attracts a specific and well-defined buyer and tenant profile. Expatriates, senior staff of NGOs and international organizations, diplomatic families, and Rwandan professionals returning from abroad represent the core demand. This population prizes proximity, security, and the convenience of living centrally — and Kiyovu delivers on all three counts consistently.

Increasingly, diaspora investors are also entering the Kiyovu market. Rwanda's investor-friendly policy environment — which includes streamlined property registration through the Rwanda Development Board's one-stop centre and clear, transparent land ownership protocols — has made it progressively easier for Rwandans abroad and international investors to purchase property remotely. Kiyovu, with its established track record of demand and value retention, is a natural target for diaspora capital seeking a secure, prestigious entry into the Kigali market.

Several factors distinguish Kiyovu from other premium Kigali neighbourhoods and underpin its long-term investment case. Supply is genuinely constrained — the neighbourhood is established and central, which means there is limited land available for new development. What comes to market tends to be converted, refurbished, or purpose-built to high specification, maintaining a quality ceiling that protects existing asset values.

Demand, meanwhile, is consistently strong. Kigali's economy continues to post impressive growth — Rwanda has targeted GDP growth of around 9.3% under its National Strategy for Transformation, and the city's population is expanding rapidly, projected to exceed 2.5 million by 2035. In this context, the supply-demand equation in a prestigious, centrally located neighbourhood like Kiyovu only tightens over time.

If Kigali is, as many analysts now argue, East Africa's most compelling real estate market, then Kiyovu is Kigali's most dependable address. It is the neighbourhood that has always carried the city's prestige, and the one most likely to continue doing so.



# HABITAT

Magazine

*Global Lens*



## WHAT ATTRACTS INVESTORS TO KIGALI

*By Charis Raji*

**K**igali presents itself as clean, organized, rapidly developing, and governed with a seriousness of purpose that most African capitals can only approximate. For investors who have spent time in the city, the experience is consistently striking: well-maintained roads, visible urban planning, low crime, and a business environment that processes applications and approvals at a pace that consistently surprises those more accustomed to bureaucratic friction. This is well thought of, as Rwanda has spent the past two decades deliberately constructing the conditions for investment — and the results are now visible in a property market that is growing in depth, sophistication, and international attention. Kigali is now a market you can't afford to overlook.

Rwanda's economic trajectory is the foundation upon which Kigali's investment case is built. The country has consistently posted annual GDP growth rates exceeding six to seven per cent, a performance that has fuelled urban migration, middle-class expansion, and rapidly growing demand for modern housing and commercial space. Under Rwanda's National Strategy for Transformation (NST2, 2024–2029), the country is targeting GDP growth of around 9.3 per cent, aiming to raise private investment to 21.5 per cent of GDP and create over one million new jobs.

Kigali sits at the epicentre of this transformation. The city's population has grown from 1.1 million in 2017 to over 1.75 million by 2022, and is projected to exceed 2.5 million by 2035. Rwanda Development Board estimates that the housing market requires 30,000 new units per year to meet demand, with nearly three-quarters of that in the middle-income category. Supply consistently lags behind need, which is the structural condition that drives sustained returns in any property market.

For investors focused on yield, Kigali's numbers are difficult to ignore. Residential

rental yields average around eight per cent in prime locations, while retail properties yield close to 12.6 per cent and office spaces approximately 9.8 per cent. Capital appreciation in desirable, supply-constrained neighbourhoods such as Nyarutarama, Kimihurura, and Kiyovu has been significant, with some reports indicating property values appreciating by up to 50 per cent over two years in strategic locations.

Rwanda's real estate market is projected to grow at around 3.6 per cent annually between 2025 and 2029, reaching an estimated market volume of over \$110 billion by 2029. For context, this growth is occurring in a market that is still relatively early in its maturity, which is precisely where patient, long-horizon capital finds its best opportunities.

Rwanda has earned consistent recognition as one of the most business-friendly environments in Africa, and the practical experience of investing there reflects this. Through the Rwanda Development Board's one-stop centre, investors can secure permits, utilities, and property registration efficiently — a process that in many comparable markets requires months of navigating competing offices and opaque requirements. The legal and regulatory framework governing property is clear, transparent, and actively updated to protect investor interests.

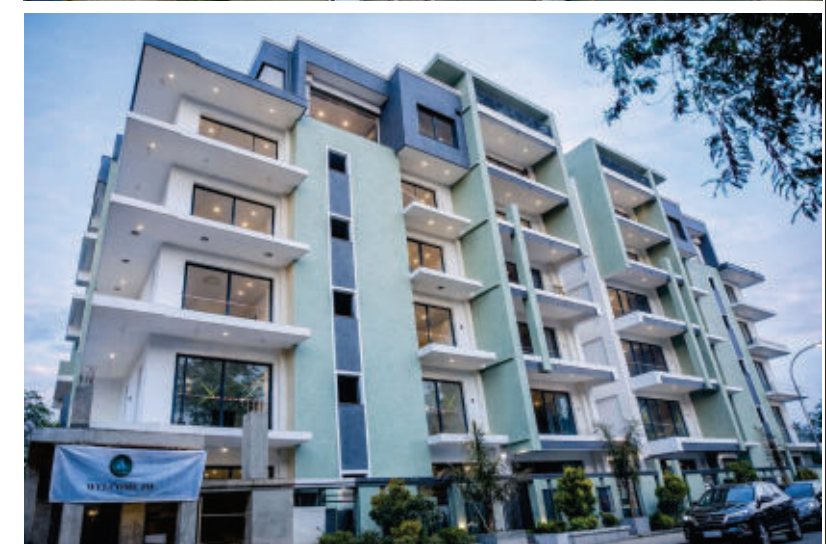
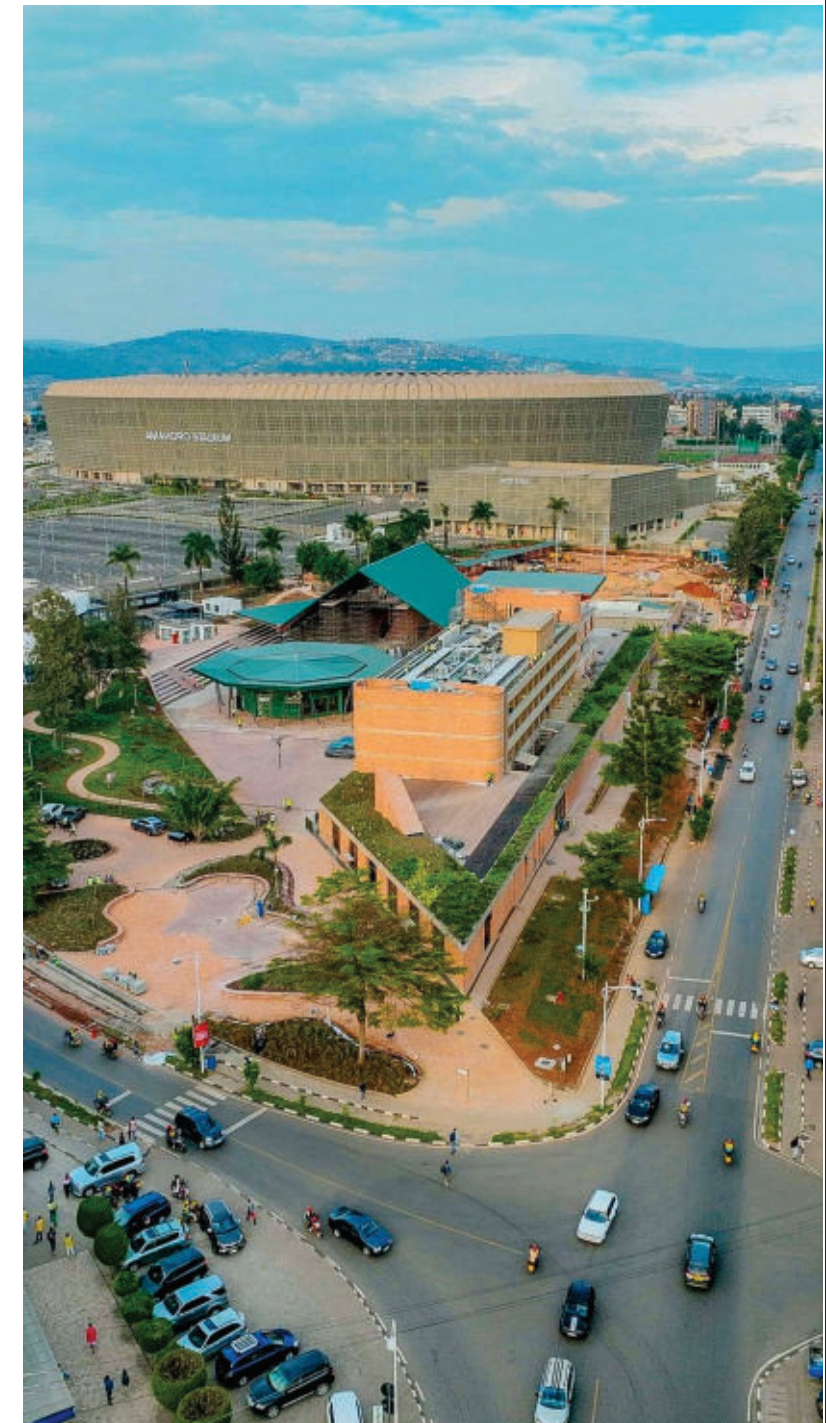
Foreign investors can own property in Rwanda, and the registration system for land titles is among the most reliable on the continent. Rwanda's Vision 2050 actively supports increased urban density, zoning reforms, and green building standards — policy signals that give developers and investors confidence in the long-term direction of urban development. Crucially, the country's political stability and security record are unmatched in the region, removing a category of risk that materially affects investment decisions in neighbouring markets.

Rwanda is also investing at scale in the physical infrastructure that underpins property market growth. The new Bugesera International Airport — expected to open in 2027–2028 — will significantly expand Rwanda's connectivity and accelerate its positioning as a regional hub for aviation, hospitality, and business. Bus Rapid Transit hubs, digital-ready industrial zones, and wastewater infrastructure upgrades are reshaping how and where people live and work in Kigali. The Kigali Innovation City project, which aims to position Rwanda as a technology and knowledge hub for the continent, is attracting international institutions and businesses that, in turn, drive demand for premium residential and commercial property.

Infrastructure spending of this scale in a city of Kigali's size has a direct and visible effect on property values in the areas it touches — and the government's long-term plan is explicit about the areas it intends to develop.

The investor profile in Kigali is broadening. Diaspora Rwandans, who are increasingly investing remotely in residential property as a way to retain connection and build wealth in their home country, represent a growing market segment. Experts from across Africa, drawn to Kigali by its quality of life, safety, and growing concentration of regional headquarters, are fuelling demand for premium rentals. International institutions and NGOs (which have long been present in Rwanda) continue to generate demand for high-quality furnished apartments and serviced residences.

What is changing is the arrival of more sophisticated, commercially-motivated capital, from East Africa, from West Africa, and from international family offices that have identified Kigali as the kind of early-stage, high-conviction opportunity that generates the returns that more mature markets cannot.



# HABITAT

Magazine

*Lifestyle  
& Culture*

## HABITAT PUZZLE CHALLENGE

Find all 12 hidden words.  
Some words are very well hidden, so look carefully

W	R	Y	I	P	K	H	F	T	S	A	T	Y	M
A	D	W	B	E	V	O	L	C	N	P	Q	K	N
D	I	U	N	I	G	E	R	I	A	E	A	R	B
F	O	P	L	K	Y	J	F	O	I	H	G	E	C
H	Q	Y	H	J	P	R	N	A	T	T	Z	A	Z
H	L	I	V	I	N	G	I	T	M	C	W	L	U
D	H	O	A	E	I	K	G	A	S	A	E	E	W
G	G	R	Y	S	T	S	E	T	A	R	S	S	R
S	A	L	E	S	I	F	Y	S	R	E	X	T	Y
I	F	D	L	E	O	L	U	E	C	I	E	A	I
F	D	E	U	P	L	A	A	M	H	B	D	T	P
M	A	S	X	H	R	M	B	I	I	A	C	E	L
N	S	I	U	N	B	E	D	C	T	H	R	M	J
B	Z	E	D	R	E	N	A	P	E	Q	R	J	G
D	E	V	E	L	O	P	H	L	C	E	F	U	D
X	W	Q	A	C	I	W	T	W	T	R	V	N	A
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# BEYOND CHARITY

Why Funding Of Grants Should Be A Leading Method Of Philanthropy.

*By Tomisin Juliet Faoye.*

DONATION

In the United States of America, philanthropic organizations and professional associations play a highly significant role in sponsoring key research endeavors. These bodies, which are financially powered by freewill donations, have undertaken the quintessential job of ensuring that breakthrough-yielding research continues to take place. The Ford Foundation, Spencer Foundation, Alfred P. Sloan Foundation and the MacArthur Foundation are some of the organizations at the forefront of this mission, as well as bodies like the American Cancer Society, which is one of the largest private non-profit sources of funds for cancer research. While privately sponsored research grants have long formed a key aspect of the American society, Nigeria tells a different story, with most of the research funding still coming from the government. In recent times, however, privately sponsored grants are beginning to gain some footing. Organizations like Wellbeing Foundation Africa, Sickle Cell Foundation Nigeria, Thomas Bassir Biomedical Foundation, and Partnership Initiatives in the Niger Delta are some of the leading independent bodies in Nigeria that fund research, particularly in the area of health and humanitarian issues. Worthy of note, however, is the fact that while these bodies sponsor research grants, there are many more philanthropic organizations in Nigeria sponsoring entrepreneurial and charity-centered grants. The Tony Elumelu Foundation, the Dangote Foundation, and the TY Danjuma Foundation, for example, are known for giving significant amounts in business grants to help upcoming entrepreneurs start or scale their businesses, as well as disbursing millions in support of underserved communities, funding education, healthcare, and the social needs of these communities.



A closer look reveals that the direction of the funds reflects the area of need in the nation. This is the blunt reality: while research is required to move a civilization forward, healthcare and other basic amenities are needed to keep it afloat. Presently, keeping Nigeria afloat seems a more pressing need than researching into further possibilities of growth and improvement.

How does this affect the intending philanthropist? As kind-hearted individuals continue to donate funds to keep needy communities sailing, funding must also be channeled towards research grants as well. Without continuous research, societal progress will inadvertently be stagnated, severely limiting our ability to solve problems. Records reveal that while the US allocates nearly 3% of its GDP to research, Nigeria allocates only 0.2%. This amounts to a gap that is billions of dollars wide. Could this commitment to intentional research be the chasm between world power nations and third world countries? This could very well be the case. So, as you plan for your next philanthropic donation, both causes that solve humanity's current problems and those that foresee future ones should be considered.

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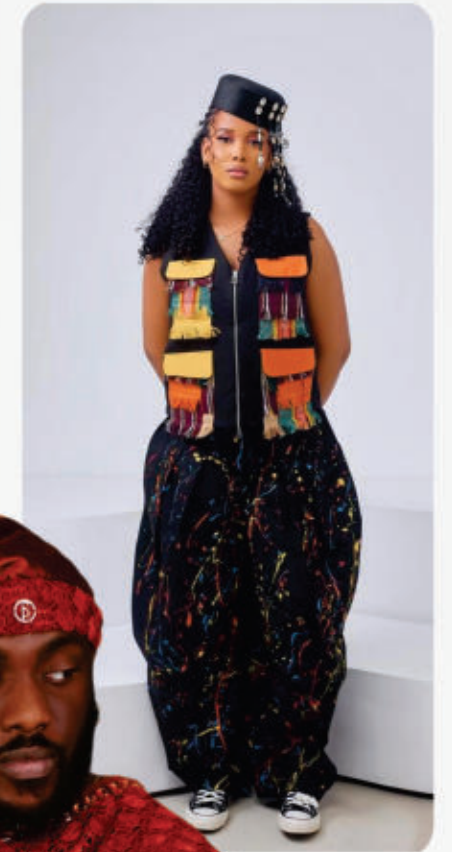
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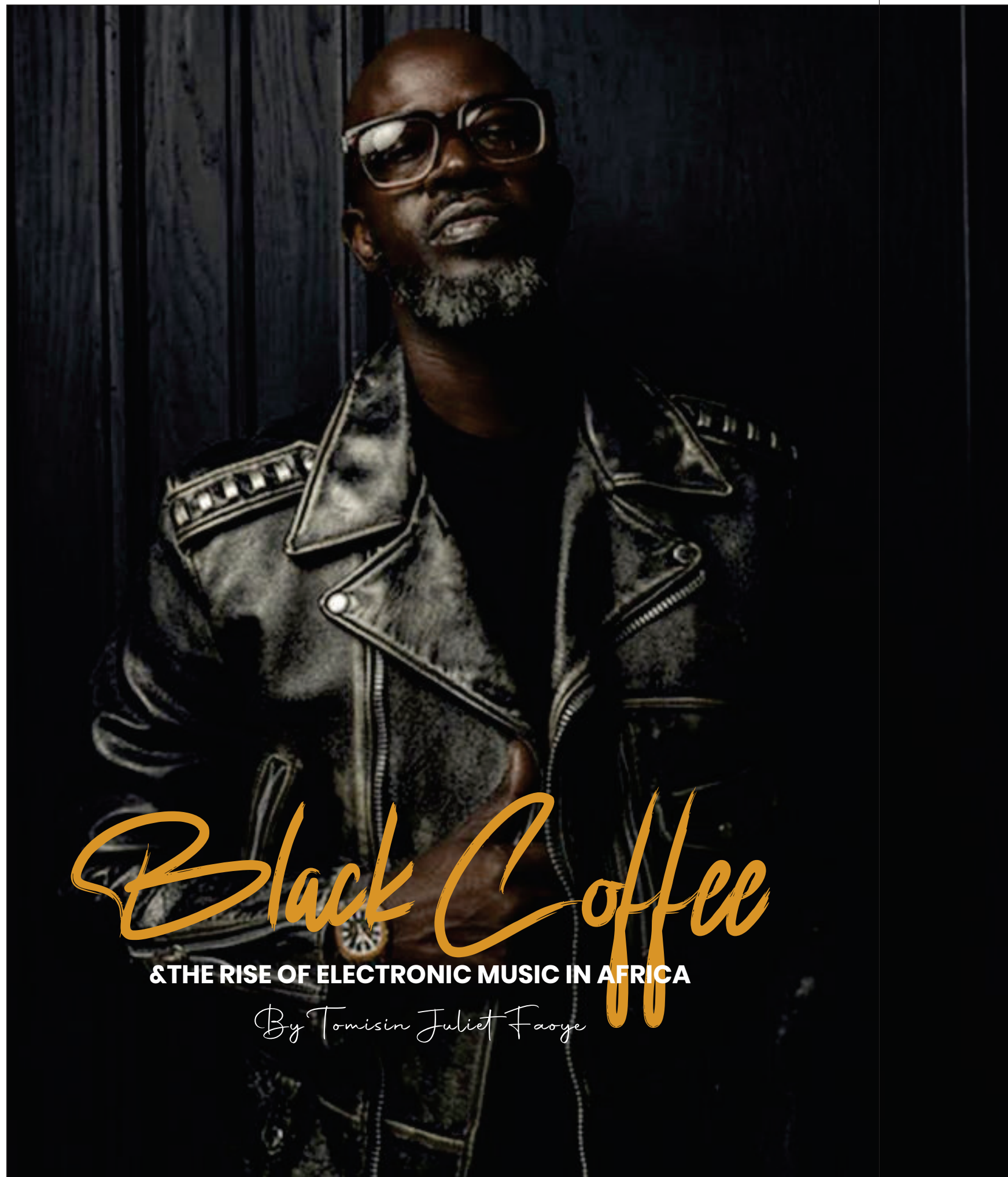


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# Black Coffee

**& THE RISE OF ELECTRONIC MUSIC IN AFRICA**  
*By Tomisin Juliet Faoye*

It is impossible to speak comprehensively about African music today without mentioning the first African DJ to win a Grammy. This is none other than Black Coffee.

Nkosingathi Innocent Maphumulo, known around the world as Black Coffee, is a South African DJ, record producer and songwriter. While the music industry in Africa is not only remarkably buoyant, but also heavily saturated, Black Coffee stands out as a great example of what it means to do something different. Black Coffee is perhaps the foremost figure leading the African corner of Electronic music around the world. Electronic music is an umbrella term for music created primarily using electronic instruments like synthesizers, drum machines, and computers. It spans diverse styles, ranging from experimental art and ambient soundscapes to mainstream Electronic Dance Music (EDM). He represents a quiet revolution; one that is based on consistency, depth, and an almost scholarly devotion to sound. From his earliest projects, his approach to music has been rooted in a refined blend of house music, Afro-house, and soulful electronic elements. His productions are uniquely layered, often built on hypnotic rhythms, warm synths, and beats that are simply unique and unforgettable.

Black Coffee's rise to global prominence did not happen overnight. His self-titled debut album, Black Coffee which was released in 2005, introduced a fresh perspective to house music in South Africa. Over the years, he continued to evolve through projects such as Home Brewed, Africa Rising, and Pieces of Me, each body of work expanding his sonic identity while maintaining a distinctly African core. His music deviates from the trend, offering a whole new perspective to African sound.

In 2022, he reached a historic milestone when he won the Grammy Award for Best Dance/Electronic Album for *Subconsciously*.

The Album which features international collaborations while retaining his signature sound, affirmed his place not just as an African icon, but as a global artiste. This achievement did not exist in isolation. Over the years, he has also received multiple accolades, including BET Awards and DJ Awards, consistently earning recognition for both his artistry and influence.

What makes Black Coffee particularly compelling is his ability to bridge worlds. He is as comfortable headlining major festivals and residencies in Ibiza as he is curating deeply immersive sets that reflect his African heritage. His performances are not merely about entertainment; they are experiences; carefully constructed journeys that unfold with patience and intention.

Beyond the music, his story adds another layer of distinction. A survivor of a serious accident in his youth, which left him with a disability in his left arm, Black Coffee embodies resilience. Rather than define him, it has become a subtle reminder of his discipline and focus, qualities that are evident in both his career trajectory and his sound.

In an era where virality often overshadows substance, Black Coffee remains deliberate. His brand of excellence is unmistakable. He has managed to craft a global identity without diluting his roots, proving that authenticity is, in itself, very marketable.

In many ways, Black Coffee is not just a DJ; he is a movement, one that continues to shape how African electronic music is heard, felt, and respected across the world.

# MOVIE REVIEW

## SON OF THE SOIL

By Tomisin Juliet Faoye

The Nigerian movie industry has seen massive global breakthrough in the last decade, and this success has inevitably endeared Nollywood to foreign filmmakers. The world no longer wants to only stand and watch, but to actively participate. *Son of the Soil* is one movie that depicts this new narrative as it was directed, and produced by British-Chinese filmmaker, Chee Keong Cheung, who is known for producing action flicks such as *Bodyguard: A New Beginning*, *Underground: Red Brutal Action*, and the zombie thriller, *Redcon-1*.

*Son of the Soil*, though set in Nigeria, aligns itself with the kind of movies Cheung is known to produce abroad. It follows the life of Zion Ladejo, a former military officer, who after the murder of his sister, returns to his shanty town to exert vengeance on the perpetrators and dismantle the criminal ring selling a new hard drug that is turning into an epidemic. More than anything else, this movie is a classic action film, a genre that Nollywood is only beginning to explore. This, combined with the fact that the film was made by a foreign producer, has made it subject to critical review.

First off, the film captures the grim realities of life in the slums of Lagos and the violence that prevails there. The cinematography was also unique, as it had a different feel from typical Nollywood movies. While Nollywood stars like the veteran actress Patience Ozokwor, Ireti Doyle, and Sunshine Rosman played significant roles in the film, a few uncommon faces also graced the screen in powerful roles.

The protagonist, Razaq Adoti, who also wrote the film, is a British actor, producer, and filmmaker with an impressive resume, which includes co-starring with American actress, Vivica A. Fox, in the 2007 thriller, *Cover*.

*Son of the Soil* gives off the feel of the typical Hollywood action movie. It follows the familiar

narrative of a one-man army, fighting against a whole system. The deranged psychopath, the corrupt law enforcement agent, and even the punky young child that is somehow thrown into the mix; all these elements are present in *Son of the Soil*.

However, the biggest and perhaps most distracting detail that failed to sync in with the story is how a man who grew up in the slums of Lagos ended up with a black American accent. While a few references were made to the fact that Zion Ladejo, the central character, had lived in America, no details as to why or how long were provided. Several flashbacks of his childhood in Lagos were shown and referenced, making it clear that he was raised in Lagos. And while it was mentioned that he'd been in the military, there was no indication that it was the American army, leaving the question of his accent unanswered.

Worthy of commendation, however, is the amazing performance of child actor, Ijelu Folajimi, who played the role of Remi, a street child who builds a bond with Zion.

At the 2025 Black Star International Film Festival (BSIFF), *Son of the Soil* bagged the awards for Best Film, Best Director, and Best International Showcase. At the Best of Nollywood (BON) Awards 2025, it won the Best Child Actress category and the Most Promising Actor category. At the 2025 African International Film Festival (AFRIFF), the movie won the Audience Choice Award and has been a success on Netflix where it is now streaming.

Though not quite perfect, *Son of the Soil* proves to be a strong entry for Chee Keong Cheung into the Nigerian movie scene and stands as another strong attempt to build the action-movie genre in Nollywood.



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