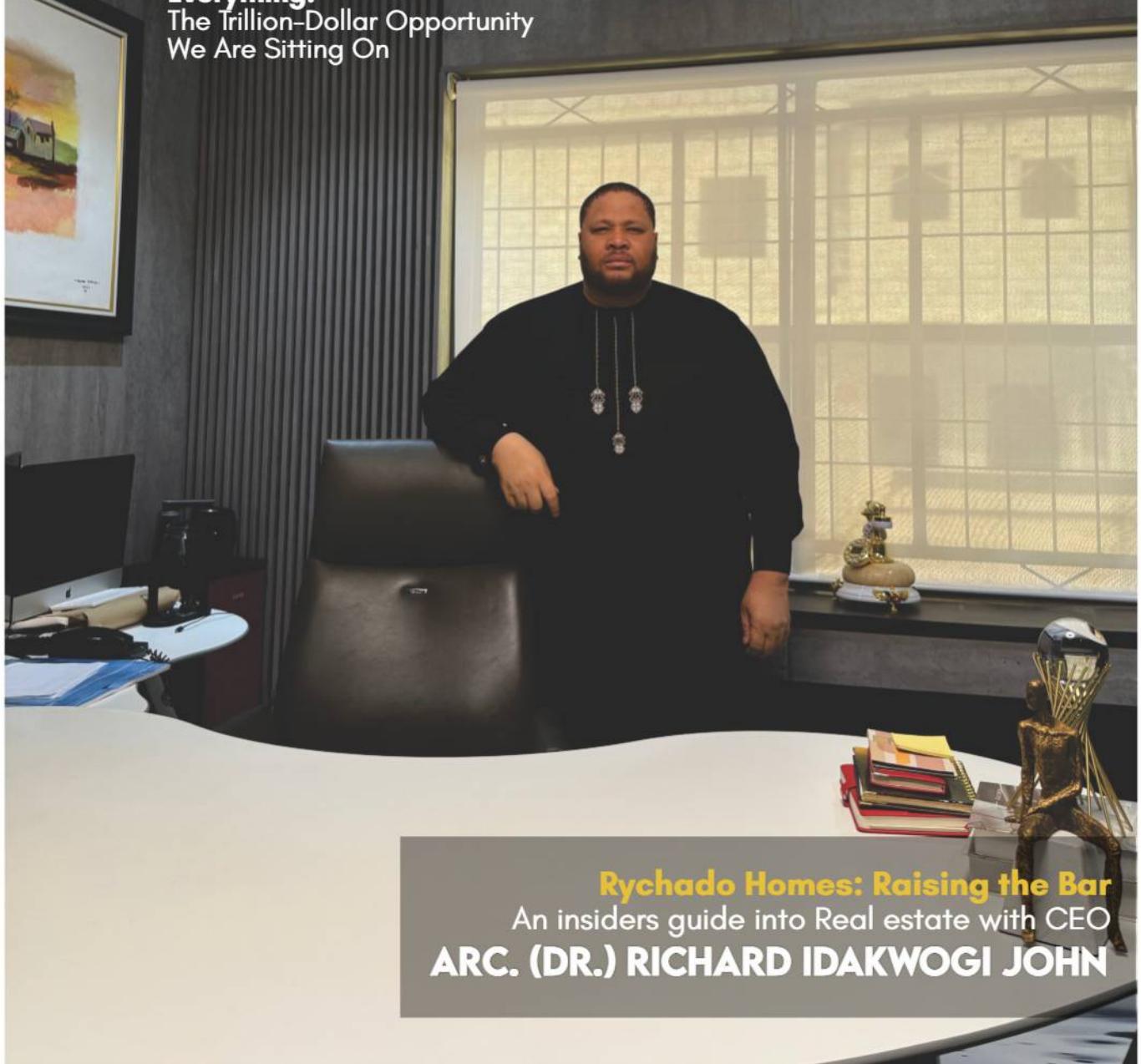


# HABITAT

Magazine

## 5 Interior Designers That Should Be On Your Radar

**If Africa Fixes Housing, It Fixes  
Everything:  
The Trillion-Dollar Opportunity  
We Are Sitting On**



**Rychado Homes: Raising the Bar**  
An insiders guide into Real estate with CEO  
**ARC. (DR.) RICHARD IDAKWOJI JOHN**

ARCHITECTURE | REAL ESTATE | LIFESTYLE

February Edition 2026



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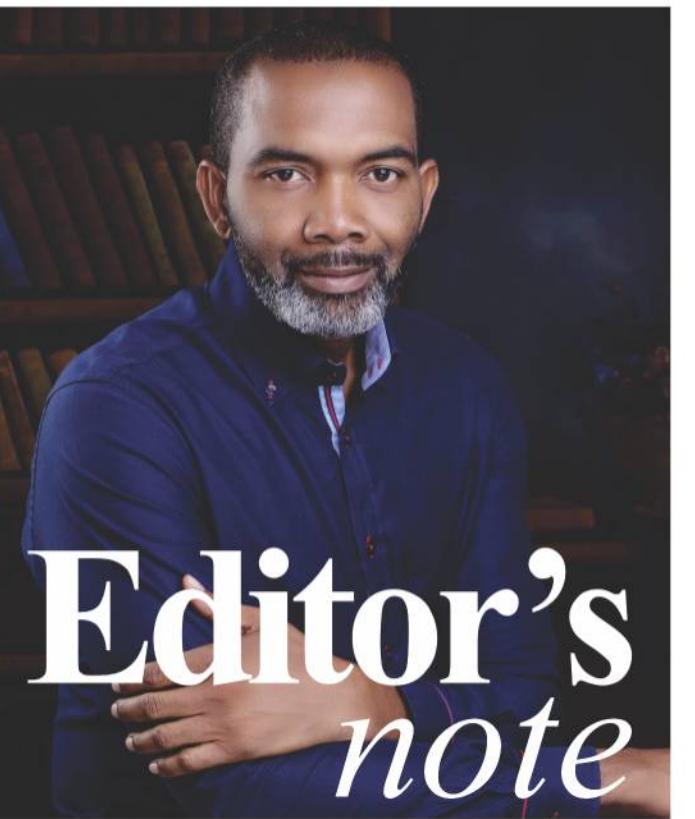
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# TABLE OF content

<b>06</b>	Editor's note	<b>30</b>	If Africa Fixes Housing, It Fixes Everything: The Trillion-Dollar Opportunity We Are Sitting On	<b>50</b>	Empowering More Women In Real Estate	<b>64</b>	What Saudi Arabia's Neom Projects Mean For African Investors
<b>08</b>	RychadoHomes: Raising The Bar An Insiders Guide Into Real Estate With CEO Arc. (Dr.) Richard Idakwogi John	<b>36</b>	The Short-let Gold Rush How Lagos Owners Are Doubling Annual Rental Income	<b>52</b>	Fractional Real Estate The Future Of Property Ownership And Why African And Asian Women Must Lead It	<b>71</b>	When Stars Get Starstruck: On Ishowspeed's Grand Visit To Lagos
<b>18</b>	5 That Interior Designers Should Be On Your Radar	<b>42</b>	ExpertListings Brings Data-Driven Property Search to Lagos Real Estate Market	<b>54</b>	Kenndy Okonkwo: Redefining Luxury, Legacy and Leadership in African Real Estate	<b>75</b>	Valentine Events You Don't Want To Miss In Abuja And Lagos
<b>26</b>	What Defines A Luxury Home In 2026?	<b>45</b>	Sustainability And Maintenance: Retrofitting	<b>58</b>	Inside Katampe, Guzape & Jahi: Abuja's New Luxury Triangle	<b>78</b>	Here Is To True Sisterhood A Review Of Bimbo Ademoye's Where Love Lives



# Editor's note

Welcome to the month of love!

February is often called the month of love, but at Habitat Magazine, we see it as a time to reflect on what home truly means. Beyond architecture and aesthetics, a home is where life unfolds, where families grow, ideas are born, and memories quietly take root.

In Nigeria today, the conversation around real estate continues to evolve. Our cities are expanding, new communities are rising, and developers are reimagining how we live, work, and relax. Luxury is no longer defined solely by grand finishes or prime locations; it is increasingly about lifestyle, wellness, convenience, and a sense of belonging.

This edition explores the people and projects shaping this new narrative. From inspiring spaces and innovative developments to voices that are influencing the future of urban living, we remain committed to telling

the stories that matter within the built environment.

In the spirit of the season, we have also featured a curated selection of events, destinations, and beautiful places where you can celebrate Valentine's Day, whether you're planning a romantic evening, a relaxing escape, or simply looking to enjoy memorable moments in exceptional settings.

At Habitat, our mission has always been clear: to connect real estate with lifestyle, and to present not just properties, but possibilities. Whether you are an investor, a developer, a homeowner, or simply someone who appreciates beautiful spaces, we hope these pages inform you, inspire you, and perhaps even challenge how you think about living well.

Thank you for being part of our growing community of readers and partners who believe that where we live shapes how we live.

**Peter Aleogena**

Editor-in-Chief, Habitat Magazine

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# RYCHADO HOMES: RAISING THE BAR

An insiders guide into Real estate with  
CEO Arc. (Dr.) Richard Idakwogi John

In the ever-evolving landscape of real estate, choosing the right developer can make all the difference between a dream home and a costly regret. To shed light on what truly matters when selecting a developer, Habitat Magazine sits down with **Arc. (Dr.) Richard Idakwogi John**, the CEO and Managing Director of Rychado Homes Limited. With years of experience shaping residential and commercial spaces, he shares key insights on what buyers should look for, common pitfalls to avoid, and how Rychado Homes is setting new standards in the industry.

**What key factors should potential buyers or investors look for when choosing a Real Estate developer in Abuja?**

"When selecting a developer, buyers and investors should focus on the developer's track record and experience in the market. It is imperative that clients pay keen attention to developers with a portfolio of completed projects that reflect quality craftsmanship and timely delivery. I cannot stress enough the



*"At Rychado Homes, we don't just sell houses—we create experiences that turn our clients' dreams of homeownership into reality."*

— Arc. (Dr.) Richard Idakwogi John

importance of the validity of the documents of the land to be occupied. It is quite pertinent to check if the developer has a history of meeting legal requirements and obtaining proper permits. Additionally, clients should consider the developer's reputation—conduct a professional review by asking for references from past clients and possibly visiting existing sites. Finally, make sure the developer offers clear contracts and ensures transparency in pricing and the entire development process."



### How do you ensure transparency and trust with your clients throughout the development process?

"Transparency is at the heart of how we operate at Rychado Homes. We do not sell houses but sell an experience that aids in actualizing the dreams of our clients to be Home owners. Hence, at the onset, we pay keen attention to our clients needs to substantiate proper service delivery. Once we understand their needs, we ensure that all our clients understand the details of the project, including timelines, costs, and design options. Our staff liaise regularly with clients for progress updates to keep them informed. In the event of unforeseen circumstances or challenges arise, we discuss their options openly and quickly. Our contracts are clear and straightforward, with no hidden fees. Moreover, we allow our clients to visit the site frequently and even engage them in decisions that affect their property, such as finishing touches or layout changes. We believe trust is built through honesty and consistent communication."

## What are some common mistakes buyers make when choosing a developer, and how can they avoid them?

"A common mistake is not doing enough research on a developer's reputation and previous projects. Some buyers get swept up with attractive offers or discounts, but it's crucial to look at the quality of past work and ensure the developer has a solid reputation for delivering on time and within budget. Another mistake is neglecting to thoroughly review the contract—sometimes buyers overlook important details, like hidden fees or ambiguous clauses. My advice is always to work with a trusted advisor or lawyer to carefully review contracts before signing. Lastly, buyers should avoid rushing into a decision. Take your time, visit multiple properties, and ask direct questions about anything that's unclear."



17 UNITS OF FIVE BEDROOM LUXURY VILLAS  
Location: Idu, Abuja  
Size: 400sqm

## How does your company stay competitive in a rapidly growing market like Abuja's real estate sector?

"Staying competitive in Abuja's real estate market requires constant innovation. We focus on market research to understand what buyers demands are—as regards affordable housing, luxury estates, or developments with a focus on sustainability. We are constantly adapting to trends, like incorporating smart home technologies or eco-friendly materials in our buildings. Another important factor is our commitment to quality—we do not compromise on materials or craftsmanship, which sets us apart from competitors. We also offer flexible payment plans and a variety of property types to suit different buyers. Lastly, we build strong relationships with our suppliers and contractors to ensure that our projects run smoothly and efficiently."

## What role does sustainability play in your developments, and how do you incorporate eco-friendly practices into your projects?

"Sustainability is a priority in all our projects. Abuja's climate and growing population demand long-term solutions, so we incorporate eco-friendly materials like sustainable wood and energy-efficient glass to minimize environmental impact. Our designs emphasize natural ventilation and solar energy to reduce reliance on artificial cooling or heating. We collaborate with green architects to enhance energy efficiency and minimize construction waste. Additionally, we create landscaped areas for stormwater management, heat reduction, and environmental improvement, ensuring a lasting impact on both the community and the ecosystem."



52 UNITS OF FIVE BEDROOM LUXURY VILLAS  
Location: Katampe main  
Size: 500sqm



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# Celebrating LOVE, LAUGHTER AND TOGETHERNESS THE HEREL PLAY WAY

Valentines Day is often seen as a celebration for couples, but at HEREL Play, love is understood in its purest and most powerful form, family. This belief gave birth to the HEREL Family Valentine Experience, a thoughtfully curated event designed to bring families together in a warm, joyful, and unforgettable way.

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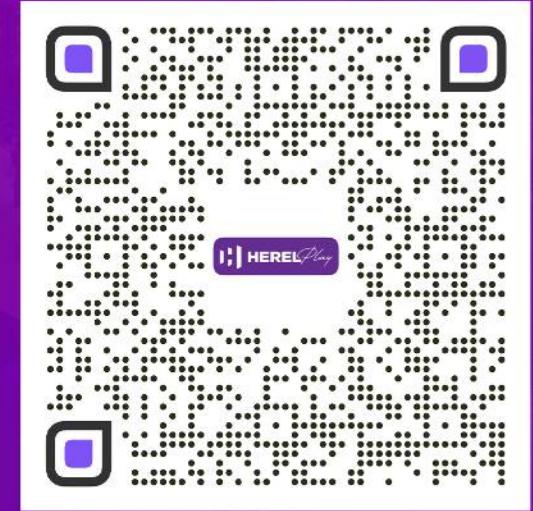
Location: HEREL Play, 14 Ruxton Road, Ikoyi | Call/WhatsApp: +234 916 983 0299

In 2026, HEREL Play is redefining Valentine's Day by creating a space where parents, children and loved ones could celebrate meaningful connections, shared laughter and lasting memories, all in one beautiful environment.

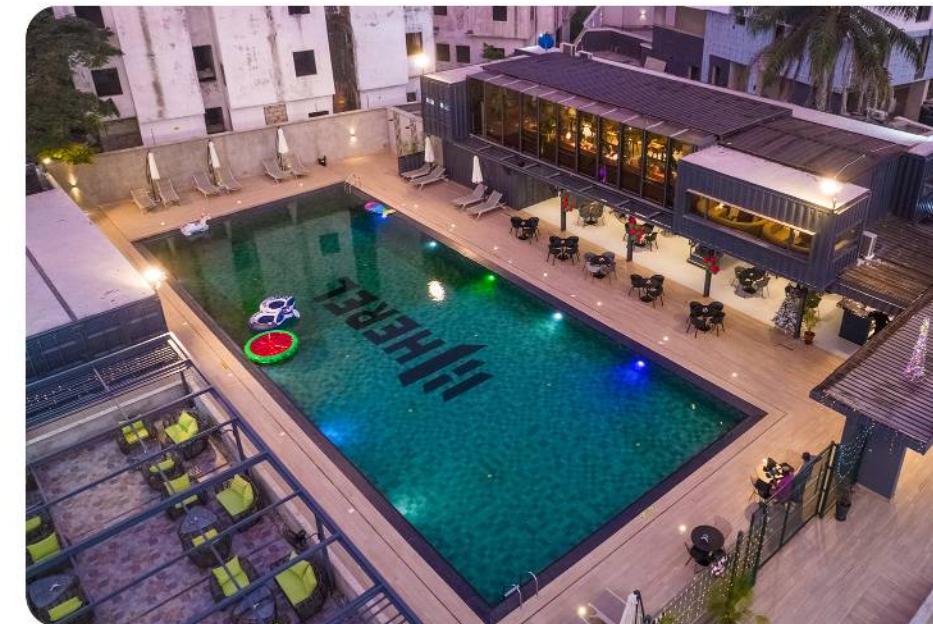
## About HEREL Play

HEREL Play is a leading family-focused lifestyle and leisure destination in Ikoyi, Lagos, delivering thoughtfully curated experiences built around safety, quality, and community.

We serve a strong base of middle-to-upper-income families who actively seek intentional, premium leisure experiences for themselves and their children. Overtime HEREL Play has earned the trust of parents, schools, and corporate partners as a reliable platform for hosting structured, high quality family programs and events.



**Location:** HEREL Play, 14 Ruxton Road, Ikoyi  
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**Instagram:** herel.play



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*Design  
& Interiors*



**HEREL Play**



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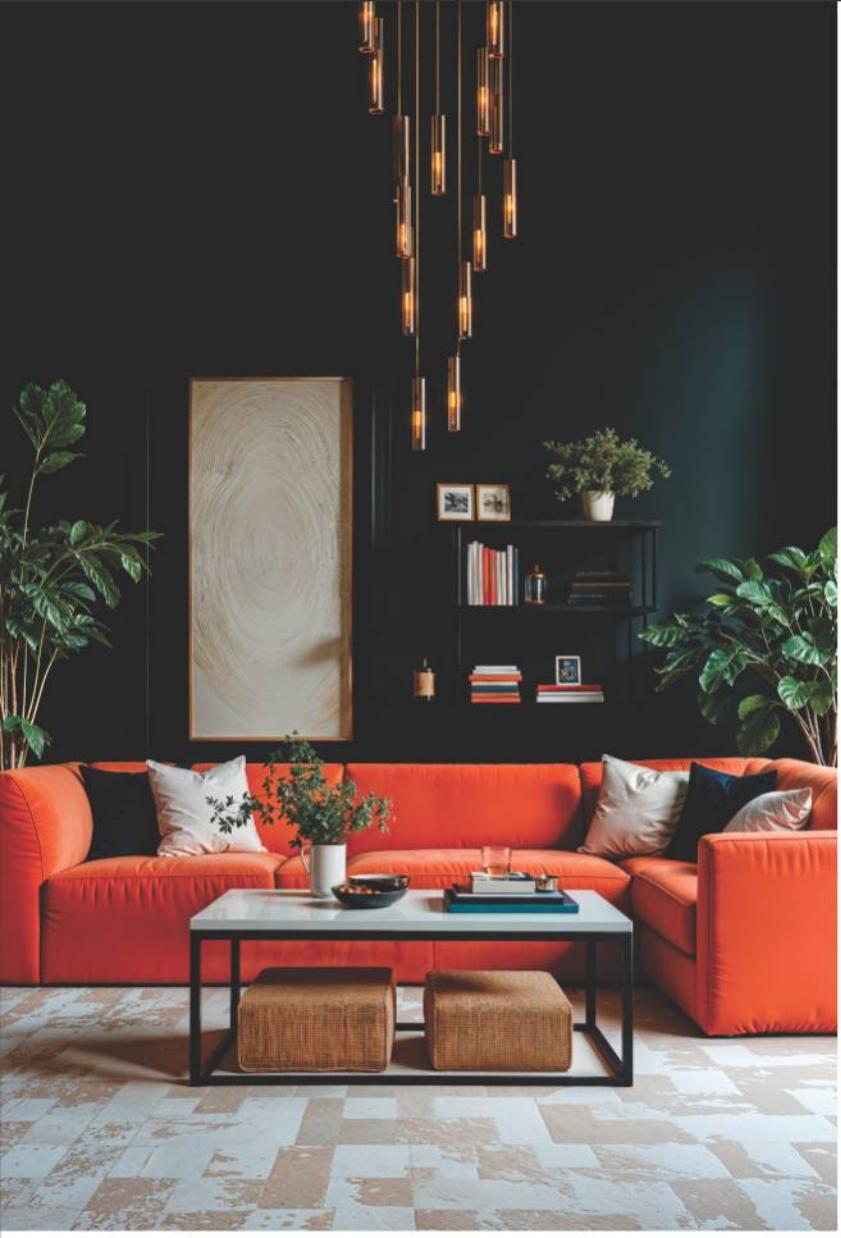
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Location: HEREL Play, 14 Ruxton Road, Ikoyi | Call/WhatsApp: +234 916 983 0299



## 5 Interior Designers That Should Be On Your Radar

By Charis Raji

Nigeria's interior design industry is experiencing a renaissance. While established names have long dominated the scene, a new wave of designers is quietly reshaping how Nigerians experience their spaces—from tech startup offices to contemporary homes. These designers blend international training with local sensibility, leverage technology without losing cultural authenticity, and most importantly, they're

creating work that stands toe-to-toe with global standards.

If you're planning a renovation, building a new office, or simply love beautiful spaces, these five designers deserve your attention. What sets them apart isn't just their technical skill—it's their ability to translate modern lifestyles into thoughtful, functional design while pushing Nigerian interior design into exciting new territory.



### 1. SPAZIO IDEALE BY TOMI BAMGBELU

**Why they're on our radar:** If you've admired the sleek offices of Paystack, Ernst Young, Kuda Bank, or uLesson, you've already experienced Spazio Ideale's work. Founded by Tomi Bamgbelu in 2014, this Lagos-based firm has become the go-to designer for Nigeria's booming tech ecosystem.

**The backstory:** Bamgbelu's journey into interior design wasn't conventional. With a computer science degree and a master's in interior design from Italy, she returned to Nigeria in 2014 and couldn't find a design firm that matched her vision. So she created her own. What started as sharing her portfolio with friends has evolved into a 14-person team of interior designers, architects, civil engineers, and building technologists.

**What sets them apart:** Spazio Ideale's superpower is understanding organizational culture and translating it into physical space. When designing Paystack's office, they didn't just create a workspace—they built an environment that reflected the company's family-like, fun culture. For Kuda Bank, they optimized lighting, colours, and design to boost productivity while maintaining transparency and innovation. Their approach, called "The Spazio Way," involves five steps: a 60-minute discovery

meeting, conceptual design, detailed planning, execution, and after-sales care. But it's their opening question that reveals their philosophy: "Why aren't you doing this yourself? Why do you need an interior designer?" This ensures they're adding genuine value, not just decorative touches.

#### Notable projects:

Paystack Lagos Office  
Kuda Microfinance Bank  
Ernst & Young (EY) Abuja Office  
So Fresh  
Branch International

**Why you should care:** Spazio Ideale proves that Nigerian designers can deliver world-class workspaces that compete internationally. They've also pioneered tech-integrated design in Nigeria, incorporating 3D visualization and virtual reality into their presentations. If you're a startup founder, corporate executive, or hospitality business owner, their portfolio speaks directly to modern workspace needs.



### 2. DESIGNING WITH TEGA BY TEGA ANIGBOGU

**Why they're on our radar:** In an industry sometimes dominated by neutral palettes and safe choices, Tega Anigbogu brings unapologetic boldness. Her work is vibrant, youthful, and expressive,

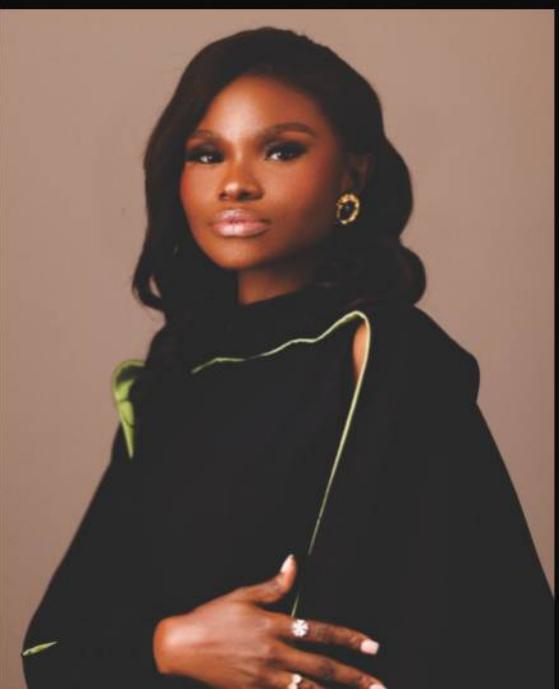
which is perfect for millennials, new homeowners, and anyone tired of beige.

**What sets them apart:** Tega has built a reputation around three core strengths: colour theory, lighting design, and renovation expertise. Her designs make statements and have features like modern textures, personalized spatial storytelling, and interiors that feel alive. She's particularly skilled at creating functional spaces that don't sacrifice personality, making her popular with creative professionals and young families.

One of her recent highlights was showcasing at Paris Design Week 2024 (Maison et Objet), positioning her work on an international stage.

**Design philosophy:** Tega believes spaces should reflect who you are, not just follow trends. Her projects often feature bold colour combinations, contemporary furnishings, and layouts that maximize both aesthetics and functionality. She's particularly adept at working with clients who want their homes to have personality and character.

**Why you should care:** If you're a millennial homeowner, someone renovating for the first time, or a creative professional who wants your space to inspire you daily, Tega's approach will resonate. She's proving that Nigerian interior design doesn't have to be conservative or derivative—it can be bold, contemporary, and uniquely you.



### 3. TTA Designs by Tolulope Ajayi

**Why they're on our radar:** Tolulope Ajayi represents an inspiring career pivot story. With a degree in Physics Education from the University of Lagos, she officially launched TTA Design in 2019. In just five years, she's built a reputation for blending modern aesthetics with cultural elegance.

**The journey:** Born in Ile-Ife, Osun State, Ajayi's transition from science to design showcases the growing accessibility of Nigeria's creative industries. Her analytical background in physics actually informs her design approach—she thinks systematically about space, light, and functionality before adding aesthetic flourishes.

**What sets them apart:** TTA Design focuses on creating functional, beautiful spaces that elevate lifestyles. Ajayi's work reflects a deep understanding that interior design isn't just about making spaces look good—it's about making them work for the people who use them.

Her tagline, "Let's help you create functional and beautiful designs that elevate your lifestyle & reflect who you are," isn't just marketing—it's her design philosophy.

**Design approach:** Ajayi combines her scientific precision with creative flair. She specializes in 3D rendering, property finishing, and bespoke furniture design, allowing clients to visualize their spaces before execution. This tech-forward approach minimizes costly mistakes and ensures client satisfaction.

**Why you should care:** If you're a first-time homeowner or someone who values both form and function, TTA Designs offers accessible, thoughtful design. Ajayi's recent recognition in Independent Nigeria highlights her growing influence. She's also a testament to how Nigerian women are reshaping creative industries—her LinkedIn profile describes her as a "Global Interior Design Leader" with ambitions of making Forbes, signalling her drive and vision.



### 4. CCINTERIORS STUDIO BY OSARU ALILE

**Why they're on our radar:** With over 20 years of experience, Osaru Alile isn't exactly emerging, but she absolutely deserves to be on your radar for her continuous innovation and cultural impact. She's a principal partner and creative director at CCInteriors Studio, and her influence extends far beyond design.

**The credentials:** Alile holds a degree from the Fashion Institute of Technology in New York City and has worked with prestigious firms like CetraRuddy Architects in Manhattan before returning to Nigeria. Her international experience gives her a global perspective while staying rooted in African sensibility.

**What sets them apart:** Osaru describes herself as a "pilot of happiness," and her philosophy is simple: "I don't ever want to be somewhere, talk to someone, or engage with a human, place, or thing and not leave it in a better place than I found it." This drives her work across multiple sectors—hospitality, commercial workspaces, retail, residential, and mixed-use developments.

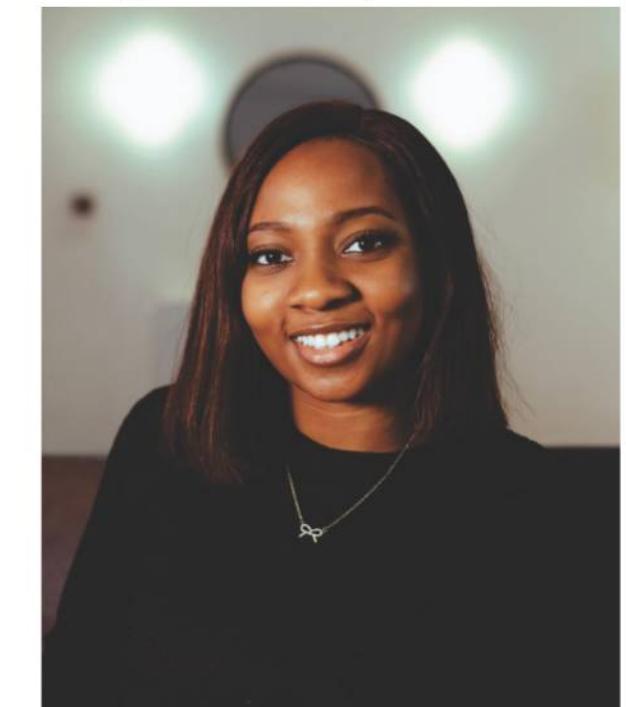
But Osaru's impact goes beyond CCInteriors. She's the creative director of CapeSoul, a design and production house telling African stories through fabric. She's

involved with Design Week Lagos as Director of Social Impact and Student Initiatives. She's been featured in Architectural Digest, House Beautiful, and Netflix's "Made by Design" series.

#### Notable achievements:

Successfully delivered over 150,000 square meters of unique space solutions  
Featured on Netflix's "Made by Design"  
Named a "Woman Shaping Design" by House Beautiful Magazine  
Over 25 years in the industry

**Why you should care:** If you're looking for a designer with deep industry experience, international exposure, and a commitment to African design excellence, Osaru is your person. She works on large-scale projects but also mentors young designers and advocates for the profession's growth in Nigeria. Her work proves that Nigerian designers don't just follow global trends—they set them.



### 5. REDFIGINTERIORS – MODUPE IDOWU

**Why they're on our radar:** Based in Abuja, RedFigInteriors brings design expertise to Nigeria's capital city. While information about the firm is more limited publicly, its Abuja presence fills an important gap in Nigeria's design ecosystem, which is heavily Lagos-centric.

publicly, its Abuja presence fills an important gap in Nigeria's design ecosystem, which is heavily Lagos-centric. **What sets them apart:** RedFigInteriors represents the growing design scene outside Lagos. Abuja's aesthetic needs differ from Lagos—the city attracts government officials, diplomats, corporate executives, and international organizations, all requiring sophisticated, professional design sensibilities.

**Why you should care:** If you're based in Abuja or Nigeria's northern regions, having access to quality local design expertise matters. RedFigInteriors demonstrates that excellent design isn't exclusive to Lagos—talent and expertise are distributed across Nigeria.

### WHAT THESE FIVE DESIGNERS TELL US ABOUT NIGERIAN INTERIOR DESIGN

Looking at these designers collectively, several trends emerge that define the current state of Nigerian interior design:

#### 1. Education and International Exposure Matter

From Osaru's FIT credentials to Tomi's Italian master's degree, formal training combined with international exposure is elevating Nigerian design standards. These designers aren't just copying Western aesthetics—they're taking global best practices and adapting them to Nigerian contexts.

#### 2. Women Are Leading the Charge

These designers are women, which reflects a broader trend in Nigeria's creative industries. They're not just participating; they're founding firms, winning major contracts, and shaping industry standards.

#### 3. Tech Integration is Non-Negotiable

Whether it's Spazio Ideale's VR presentations, Tega's 3D renderings, or TTA's digital visualizations, technology has become integral to the design process. Clients expect to see their spaces before

construction begins.

#### 4. Functionality Over Mere Decoration

All five designers emphasize that beautiful spaces must also work. This reflects Nigeria's growing design maturity—clients want spaces that enhance their lives, not just impress visitors.

#### 5. Nigerian Design Has Global Ambitions

From Tega's Paris showcase to Osaru's Netflix feature, these designers aren't content with local recognition. They're positioning Nigerian design on the global stage, and succeeding.

#### HOW TO WORK WITH THESE DESIGNERS

If you're considering hiring an interior designer, here's what to know:

- Budget Considerations: High-quality design isn't cheap, but it's an investment. Expect to discuss budgets openly during initial consultations. Most firms offer tiered services depending on project scope.

- Timeline: From initial concept to final execution, projects typically take 3-6 months for residential spaces, longer for commercial projects. Factor this into your planning.

- Collaboration is Key: The best results come from clients who actively participate in the design process while trusting their designer's expertise. Come prepared with inspirational images, but be open to professional guidance.

- Documentation: Keep all contracts, design briefs, and specifications in writing. Professional firms will provide detailed documentation at each stage.

#### Supporting Nigerian Design Excellence

By choosing these designers—or others like them—you're not just getting beautiful spaces. You're investing in Nigeria's creative economy, supporting local craftsmanship, and elevating design standards across the industry.

These five represent a new generation of Nigerian designers who are educated, internationally aware, technologically savvy, and deeply committed to excellence. They're proof that you don't need to import designers or compromise on quality to get world-class results.

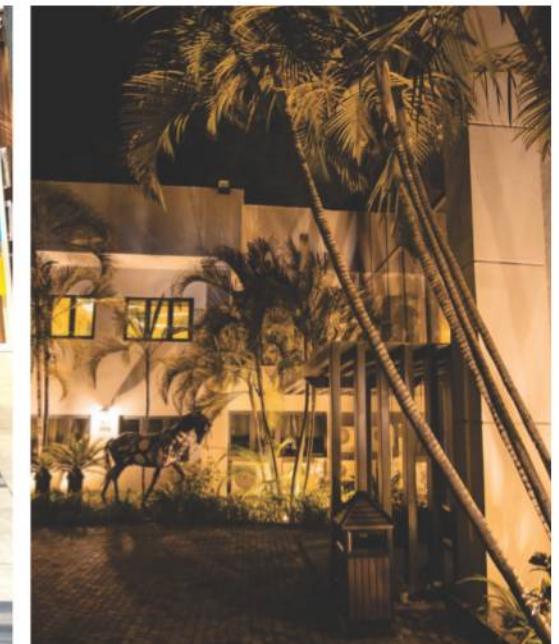
Whether you're renovating a home, designing an office, or planning a hospitality space, these designers should absolutely be on your radar. They're not just shaping spaces—they're shaping the future of Nigerian design.



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# WHAT DEFINES A LUXURY HOME IN 2026?

By Peter Aleogena

Luxury has changed and Nigerians feel it more than most.

In 2026, a luxury home is no longer defined by how expensive it looks, but by how *intelligently* it is designed to support everyday life. The conversation has moved beyond marble floors, gold finishes, and oversized chandeliers. Today's luxury homeowner is asking deeper questions: *Does this home make my life easier? Does it protect my peace? Does it reflect how I actually live?*

For Nigerians navigating busy cities, rising energy costs, and an increasingly global lifestyle, luxury has become personal, practical, and purposeful.

#### Space That Works, Not Just Space That Shows

Big houses are no longer impressive by default. What matters now is *how* space is used. In 2026, luxury homes are designed around flow, open living areas that feel expansive without being wasteful, bedrooms that offer true privacy, and flexible spaces that adapt to work-from-home days, quiet reflection, or hosting friends.

A luxury home must feel calm, intuitive, and uncluttered, even in the middle of a bustling city like Lagos.

#### Power, Water, and Comfort—Without Stress

In Nigeria, reliability is luxury.

A truly premium home in 2026 offers uninterrupted comfort: smart energy systems, efficient power backups, solar integration, reliable water supply, and soundproofing that shields residents from urban noise. These features are no longer "extras"—they are expected.

Luxury today means not worrying about basic functionality. When everything works seamlessly, life feels elevated.

#### Privacy Is the New Prestige

High fences and security posts are not enough anymore. Luxury homeowners now value discreet design, controlled access, thoughtful layouts, private elevators, secure parking, and well-managed communities.

Whether it's a waterfront apartment, a gated estate, or a vertical luxury development, privacy has become one of the most valuable currencies of modern living.

#### Wellness as a Lifestyle, Not a Feature

In 2026, luxury homes actively support physical and mental wellbeing. Natural light, cross-ventilation, greenery, walking paths, gyms, spas, and serene outdoor spaces are integral to the design—not afterthoughts.

For Nigerians juggling demanding careers, businesses, and family life, a home that restores energy is priceless. Luxury is how you feel when you wake up and when you return home at night.

#### Technology That Feels Invisible

Smart homes are no longer about showing off gadgets. The best luxury homes use technology quietly automated lighting, climate control, security, and energy management that work in the background.

When technology blends into daily life instead of complicating it, that's modern luxury.

#### Location Still Matters but Context Matters More

A prestigious address still holds value, but in 2026, context is everything. Proximity to work, leisure, nature, and lifestyle experiences matters just as much as postcode.

Luxury homes are now part of curated environments, places where residents can live, relax, network, and unwind without fighting traffic or chaos every day.

#### The Emotional Test of Luxury

Ultimately, a luxury home in 2026 passes one simple test: *How does it make you feel?*

Does it offer peace in a noisy world?  
Does it give you time back?  
Does it reflect your growth, taste, and aspirations?

For Nigerians, luxury has matured. It's no longer about excess, it's about ease. It's about intentional living, thoughtful design, and spaces that support the life you've worked hard to build.

That is the new definition of a luxury home.

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## Cutstruct

# *If Africa Fixes Housing, It Fixes Everything:*

The Trillion-Dollar Opportunity We Are Sitting On

BY JOHN OAMEN, CEO, Cutstruct

We often talk about Africa's potential — its youthful population, its entrepreneurial spirit, its growing cities — but we rarely trace all of that potential back to what every thriving economy truly needs first and foremost: **homes**.

Across the continent, an estimated **50 million housing units are missing today**. If we do not accelerate our response, that

deficit could balloon to [130 million units by 2030, representing a staggering US \\$1.4 trillion financing gap](#).

Those figures are more than just statistics — they are a mirror for our economic future.

### Housing is Jobs

Affordable, dignified housing isn't just

about shelter — it's about **economic participation**. Beyond the immediate need for construction workers, planners, and architects, housing investment can ripple through entire economies.

According to global analyses, every new housing unit built generates jobs across supply chains, from building materials and logistics to services and professional sectors.

I have met artisans who move from one short-term job to another, looking for an opportunity to be a part of large-scale housing projects. [When millions of jobs emerge in formal employment, the informal economy which today still dominates employment opportunities has a real path toward stability and skill development.](#)

### Housing is GDP Growth

Urbanisation isn't slowing down — and that's a good thing when harnessed well. Millions of Africans are moving into cities every year, seeking opportunity, education, and economic inclusion. Research shows that urbanisation has been responsible for roughly ['30 % of Africa's per capita GDP growth](#) in recent decades, helping fuel higher wages and productivity.

Yet without adequate housing, cities become constrained. They lose their competitive edge when workers are forced into informal settlements with inadequate access to services. Affordable housing should therefore be at the heart of national industrial strategies — not a peripheral cost centre but a **growth driver**.

### Housing is Urban Stability

Imagine cities where workers live near jobs, not hours from them; where families have access to basic services; and where neighbourhoods are connected to transport, schools, and healthcare.

I know a young professional who works for a tech company in Victoria Island, Lagos,

but lives in Sangotedo. Every workday starts before sunrise and ends long after dark. By the time he arrives at the office, energy is already drained — and by the time the day ends, hours that could have gone into learning, rest, or creativity are lost on the road.

Cities under strain can amplify social tension, weaken public health outcomes, and trap talent in cycles of perilous living standards. Expanding housing isn't just a real estate play — it is fundamental to **urban cohesion and resilience**.



“

*According to global analyses, every new housing unit built generates jobs across supply chains, from building materials and logistics to services and professional sectors.*



## Housing Builds Family Wealth

Ownership matters. For generations, owning a home has been one of the most reliable ways for families to build wealth. In many advanced economies, real estate is the backbone of household balance sheets. In Africa, that opportunity remains largely untapped.

Affordable housing finance is nascent in most markets. Mortgage markets barely scratch the surface, often less than 1 % of GDP, compared to 60 % or more in mature markets. Expanding access to housing credits and creating innovative financing models can put wealth creation firmly within reach for millions more families.

## Housing is National Growth — If We Make It a Priority

When governments and private players treat housing as a sector of strategic importance, the results multiply. Nigeria's real estate and

construction sectors now contribute a **significant share of GDP**, reflecting just how economically central housing activities have become for national output.

But the story doesn't end at GDP figures. Responsible housing investment delivers [healthier cities, greater consumer demand, expanded infrastructure development, and more stable labour markets. It is the connective tissue between societal needs and economic opportunity.](#)

## The Trillion-Dollar Opportunity

Yes, the numbers are large. Yes, the challenges are systemic. But [a \\$1.4 trillion housing investment gap is also a \\$1.4 trillion opportunity to create jobs, build GDP, and strengthen communities.](#)

Behind the numbers are millions of personal decisions: couples delaying marriage because housing feels out of reach, graduates staying longer with parents, and

entrepreneurs postponing business ideas because rent consumes startup capital.

Africa's housing challenge is not a burden — it is the key to unlocking a future where economic growth works for everyone.

This perspective requires a shift: from seeing housing as shelter to seeing it as a strategy. From treating it as a cost to framing it as a **cornerstone of national progress**. When we address housing at scale, we are also tackling unemployment, poverty, urban inequality, and stalled growth.

## A Hopeful Road Ahead

We are not powerless in the face of these numbers. Governments, financiers, developers, and innovators are beginning to converge on solutions that work across markets — from public-private partnerships to new financing instruments and scalable

What we need now is collective urgency and creative collaboration.

Imagine cities where workers live close to where they build and innovate; where families are no longer priced out of dignity; where housing finance lets dreams take physical form. That future isn't distant — it's within our reach **if we choose to build it now.**

To every leader reading this, the conversation about Africa's future must include housing as a central pillar. And to those ready to partner, invest, or innovate — this is your moment to shape the horizon.

Because when Africa fixes housing, she doesn't just fix shelter — she fixes **jobs, prosperity, and the promise of a thriving continent.**

Feel free to reach out. Thoughtful conversations are often the starting point for lasting progress.

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## Overview

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- Built on 500 sqm of luxury and architectural excellence.
- Features include a gym, swimming pool, garden, cinema, and roof terrace.
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# HABITAT

Magazine



# THE SHORT-LET GOLD RUSH: How Lagos Owners Are Doubling Annual Rental Income

By Charis Raji

**S**hort-let prices in Lagos are not rising by accident. What appears to be a property trend is, in fact, the outcome of deeper cultural shifts, economic asymmetries, and a prolonged policy vacuum that has allowed

housing to drift from shelter into a speculative, seasonal asset.

To understand why nightly rates are doubling—and why this trajectory shows little sign of reversal—Lagos must be read



not just as a city, but as an economy increasingly shaped by diaspora capital, festive cycles, and weak housing governance.

Lagos no longer prices itself purely in the Naira logic. Increasingly, it operates as a dollar-adjacent city—one where the

spending power that sets market benchmarks is external.

Diaspora Nigerians returning from the UK, US, Canada, and Europe now form a core demand base for short-lets. Earning in stronger currencies, they approach accommodation costs with entirely different thresholds. A nightly rate that feels exclusionary to a local resident appears relatively modest when viewed through the lens of foreign exchange conversion.

Once property owners realize that their most reliable customers are not local wage earners but visitors with dollar-linked budgets, pricing behaviour adjusts permanently. Housing begins to align itself with the strongest purchasing power in the market.

This is less a story of moral failure than one of currency arbitrage playing out in a housing market with no protective buffers.

What Lagos calls Detty December has evolved beyond celebration into a structural economic force. Each year, concerts, weddings, festivals, brand activations, and diaspora homecomings are compressed into a narrow window. Demand for accommodation spikes sharply while supply remains fixed. The result is predictable surge pricing.

The more consequential shift, however, happens after December ends.

Many short-let operators now recover a disproportionate share of their annual revenue within these few weeks. These peak earnings are then used to justify higher base rates throughout the year, even when demand normalizes. Over time, exceptional pricing stops being an anomaly and becomes the

benchmark.

Lagos, increasingly, is not priced for everyday life—it is priced for peak moments.

Short-lets have fundamentally altered how housing is valued. In traditional long-term rentals, value is tied to stability: predictable income, sustained occupancy, and community continuity. In the short-let model, value is tied to yield maximization—nightly rates, seasonal surges, and pricing flexibility.

Once housing crosses this threshold:  
Long-term tenants become financially inefficient

Vacancy is tolerated if pricing power is preserved

Homes are designed for turnover, not living

This logic explains the paradox of rising housing scarcity alongside visibly empty apartments. Occupancy becomes secondary to rate control.

While similar patterns have emerged in cities like Barcelona, Lisbon, and Cape Town, Lagos differs in one critical respect: this transition is unfolding with almost no regulatory guardrails.

## Greed or Governance Failure?

Public anger often frames rising short-let prices as landlord greed. But this framing obscures the deeper issue.

In Lagos, there are:

No clear zoning distinctions between residential and hospitality use

Weak enforcement of estate-level restrictions

No caps on the conversion of long-term rentals into short-lets

Minimal licensing or taxation frameworks specific to short-term accommodation

In such an environment, housing naturally flows toward its highest-paying use. In central Lagos neighbourhoods, the use is increasingly of temporary visitors rather than permanent residents.

This is not a failure of individual ethics. It is a failure of housing governance.

### The Cultural Cost of a Short-Term City

As more homes and spaces transition into short-lets, neighbourhoods begin to hollow out.

Permanent residents thin. Familiar faces are replaced by rotating strangers. Local businesses pivot from serving communities

to servicing visitors. Schools, clinics, and informal social networks weaken as residential stability erodes. A city built primarily for short stays becomes episodic rather than lived-in.

Lagos risks becoming a place that performs culture seasonally rather than sustains it daily — vibrant in December, fragmented the rest of the year.



### What Policy Intervention Could Look Like

Cities facing similar pressures have responded with tools Lagos has yet to meaningfully deploy:

- Clear zoning laws separating residential and short-term accommodation
- Caps on the proportion of housing stock eligible for short-let use
- Licensing and taxation frameworks tied to enforcement
- Data transparency requirements for short-let platforms

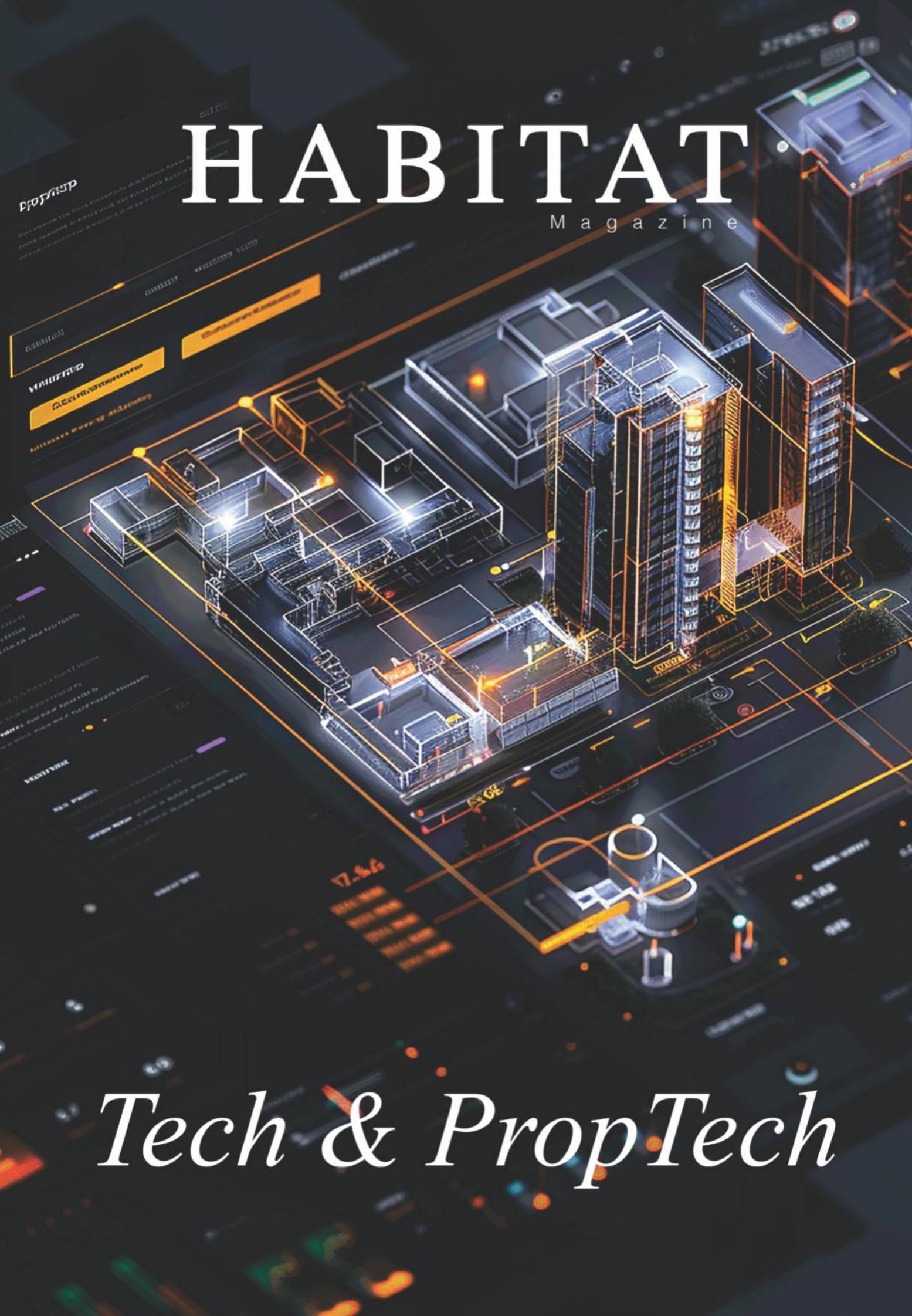
These measures do not eliminate short-lets. They rebalance the market, protecting housing for residents while allowing regulated participation in the visitor economy. Without intervention, pricing power will continue to drift further away from local incomes.

The question Lagos now faces is not whether short-lets should exist — but how much of the city can afford to belong to visitors before residents are priced out of their own neighbourhoods.

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*Tech & PropTech*



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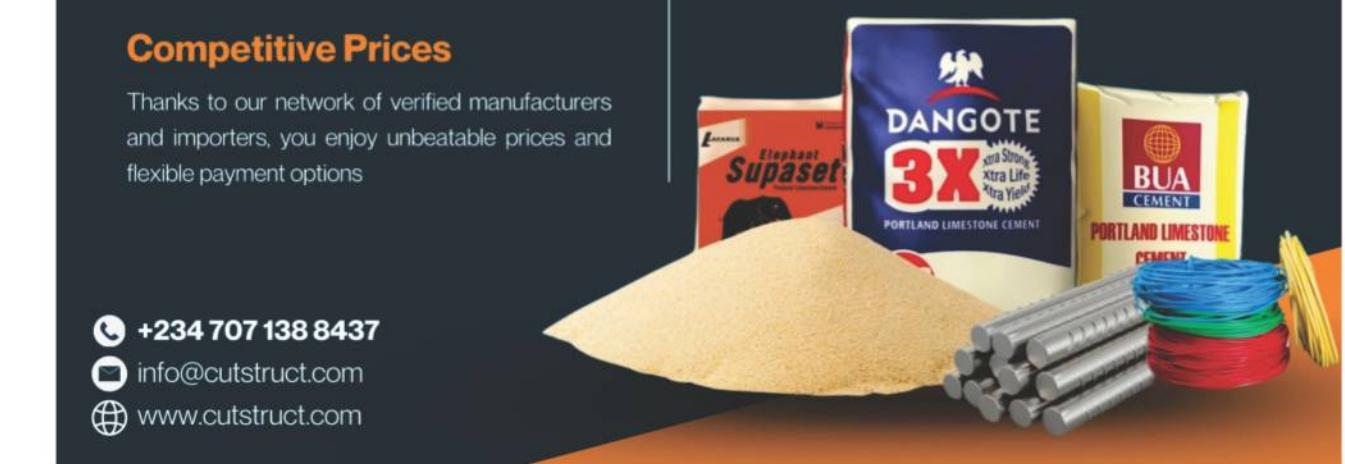
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## ExpertListings Brings Data-Driven Property Search to Lagos Real Estate Market

By Charis Raji

Ramos Adeyinka's latest venture into proptech aims to address information gaps that have long plagued Nigeria's real estate



sector. Seven years after launching Ramos of Lagos realty in the Ijebu-Lekki corridor, Adeyinka is betting that better data can transform how Nigerians find and evaluate properties.

ExpertListings, which launched late last year, centers on three core features, amongst others: map-based property verification, flood risk assessment, and historical pricing data. The platform's approach reflects growing frustration with a market where property details are often inaccurate and comparable pricing information remains scarce.

The map-based system shows exact property locations and eliminates situations where clients travel across Lagos only to find a

property isn't where the listing claimed.

The flood risk feature targets a particularly pressing concern for Lagos residents. The platform aggregates data to indicate which areas face higher flooding probability—information that has historically been difficult for buyers and renters to access in a centralized format. Given Lagos's annual flooding challenges, particularly during the rainy season, this addresses a genuine safety and financial risk. Perhaps more significant is the platform's pricing database, which Adeyinka says contains three years of transactional data across various Lagos neighbourhoods. If accurate and comprehensive, this would represent one of the more substantial attempts

to bring pricing transparency to Nigeria's opaque property market, where comparable sales data is notoriously difficult to obtain.

The platform also positions itself as a tool for agents rather than a disruptor, where they collaborate with agents and provide them with ample and verified data they can use with clients. The company also offers a property inspection service, which they call snagging. With this feature, they bring in vetted professionals who identify issues like electrical problems, uneven flooring, and structural defects. Packages range from ₦100,000 to ₦400,000.

The ExpertListings platform enters a competitive proptech space that includes established players like PropertyPro and Speet.

# HABITAT

Magazine

# Sustainable Living

BEFORE RETROFIT



AFTER RETROFIT



## SUSTAINABILITY AND MAINTENANCE: RETROFITTING

By Patrick Ogunleye

**I**t is one thing to build, it is an entirely different ball game to keep the building at an optimal service rating. With time, everything wears out; it is the natural turn of things to experience decline with the passage of time and when you factor in wear and tear from usage, you have a rapid decline. The goal of retrofitting is not to beautify but to enhance. In the process of enhancing, aesthetics is incorporated but basically, retrofitting seeks to re-strengthen, improve performance, enhance safety and stability, improve health and well-being.

**Sustainability And Development**  
The goal and focus of every form of development now should be sustainability. Whatever does not meet up to the matrix of sustainable development should not be approved for development. We need to take the word sustainability beyond print and oration to practicality. Sustainability should not just be a factor to be considered in urbanisation, it should be woven into the very fabric of it. It shouldn't begin at building construction, it should begin at urban planning.

**The Housing Stock**  
Africa is still pretty much a developing

economy and society hence it is understandable that there is need for new building developments however, with sustainability at its helm, retrofitting, remodelling and adaptive reuse should equally play a central role in that perspective. In Africa, everybody wants to build a house, in developed nations, everybody wants to own a house – there is a marked difference because you do not have to build a house to own one.

Developed nations rarely build new structures compared to the rate in African nations because there is no need. They rather retrofit their existing housing stock which is a plus for them in the sustainability matrix.

With such a high rate of housing deficit in Nigeria, it is imperative that new houses are built however, retrofitting should be incorporated to the solution of housing deficit. There are current situations where houses are more of a health risk than a place of dwelling.

**Urbanization and its challenges**  
As a result of urbanization and lack of economic opportunities in rural areas, many people move to the urban areas that are



already dealing with issues of overcrowding, infrastructure and high cost of living. As a result, most people are forced to seek shelter in slums and urban fringe. United Nation Habitat in 2006 found that 90% of slum residents are in the developing countries with struggling economies.

In addition, most urban settings were not designed to handle millions of people which directly impact the availability and affordability of housing, forcing millions to live in substandard dwellings with poor housing quality.

This is mainly because substandard accommodation in the urban areas is very cheap

#### Retrofitting

Retrofitting is a way of re-dressing a building. It is stripping off old, worn-out parts and replacing them with new, more functional and healthier alternatives. It is imperative however, that buildings are well built with frames that can stand the test of time for the option of retrofitting to be considered.

## SUSTAINABILITY + HEALTH AND WELL-BEING = (among other outcomes) RETROFITTING (WATER, SANITATION AND HYGIENE)

### The Desire Of The Living: Longevity

In 2010, both the Human Rights Council and the General Assembly of the United Nations affirmed and adopted the Human Right to Safe Drinking Water and Sanitation (HRTWS) indicating that everyone should

have access to safe, affordable, acceptable, available, and accessible drinking water and sanitation (Hutton and Chase, 2016, Spijkers, 2020)

Sanitation and related hygiene practices are crucial because they establish protective measures between individuals and pathogens, thereby preventing the spread of diseases. Improving WASH can contribute to the end of an avoidable and long-lasting global human rights and health problem (Erridge, 2022).

Health Outcome	Impact of WASH Retrofit	Relevant Statistics / Impact Factor
Diarrheal Disease Prevalence	Significantly Reduced	Up to 40% reduction; OR 2.7 lower risk for children
Acute Respiratory Infections	Reduced	50% reduction in influenza rates in one study
Illness-Related Absenteeism	Significantly Reduced	26% to 40% reduction in school/workdays lost
Asthma/Chronic Respiratory Issues	Reduced Severity/Prevalence	Significant improvements reported in renovated homes
Hospital Emergency Admissions	Reduced	57% drop in respiratory admissions for older adults in specific cases

These figures demonstrate that retrofitting housing stock to improve WASH standards is a highly effective public health intervention with measurable and significant positive outcomes.

**Watch out for the conclusion in the next edition...**

# Developer's Desk

# HABITAT

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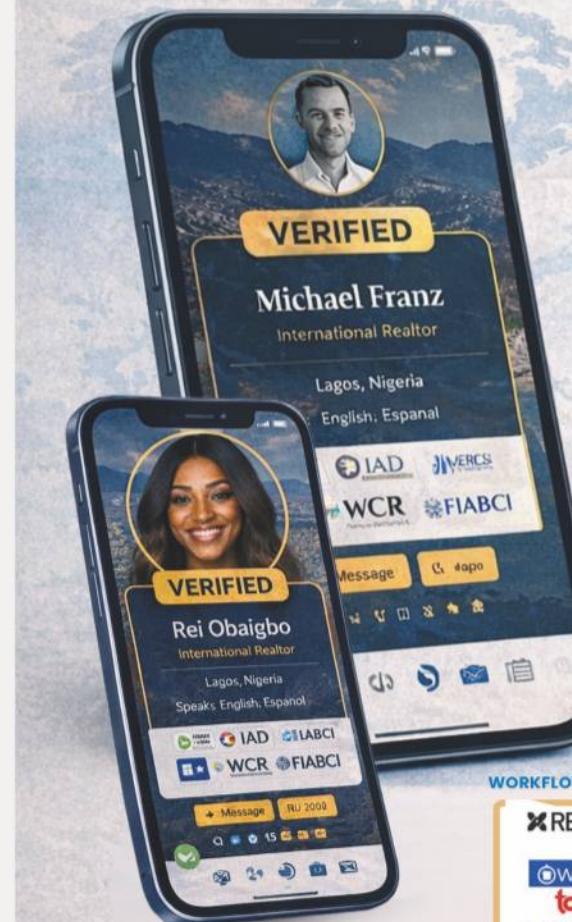
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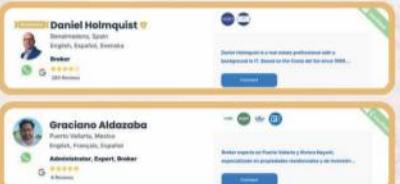
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AT the just concluded Real Estate Future Forum 2026 in Riyadh, Saudi Arabia, the most valuable conversations were not about aesthetics, slogans, or “visibility.” They were about operating models who gets access to power, how decisions get made, and what institutions must redesign if they want performance, legitimacy, and resilience in a fast-repricing global market.

That framing shaped one of the forum's most direct sessions: “Paving the Way: Empowering Women in Real Estate,” moderated by myself, Rei Obaigbo. The discussion was built to test empowerment as a performance lever, not a public-relations line item, it was one attended by women from around the world, within the real estate industry.

Two senior leaders from, Boston Consulting Group, anchored the fireside: Lourdes Perez, a Principal focused on cities, infrastructure, and real estate, and Ines Mateo, a Partner and core member of the firm's real estate practice. Both brought a decade of consulting experience into the room; Mateo also brought the lived logistics of leadership as a parent of four, an operational reality many industries might still treat as a personal issue rather than an organizational design question.

The discuss covered the real barrier rarely being competence, often being access. Real estate rewards relationship capital, pattern recognition, and trust. It also centralizes influence around a small set of levers: deal origination, committee decisions, lender relationships, and informal networks where credibility is often decided before formal evaluation begins.

The session in Riyadh articulated what many women already know, that the hardest hurdles are often invisible. Not explicit discrimination. Not a lack of ability. Invisible hurdles are systems that appear neutral while reproducing the same leadership profile repeatedly.

They show up as; informal gatekeeping over deal flow and key accounts, promotion criteria that are “clear” only to insiders, performance credit that attaches to proximity, not contribution, networks that convert social familiarity into professional legitimacy.

This is the architecture of the “boys' club.” It is not only social. It is institutional.

**Mentoring supports. Sponsorship moves power.**



## EMPOWERING MORE WOMEN IN REAL ESTATE

*Women's Empowerment In Real Estate Must Be Structural, Not Symbolic.*

Article by Rei Obaigbo CIPS, GREEN, PSA, SRS, ABR®, ACIM, arpa. Images provided by organisers of therfi Riyadh 2026

One of the session's cleanest distinctions was between mentoring and sponsorship.

Mentoring is advice, orientation, and confidence-building. Sponsorship is power transfer: direct advocacy into investment committees, stretch roles, P&L exposure, flagship projects, and client ownership. Sponsorship creates outcomes because it changes who gets access to the proving grounds where leadership is formed.

In real estate, sponsorship is decisive because the industry runs on trust proxies. Without sponsors, many high-performing women remain visible but not positioned. With sponsors, organisations stop “discovering” talent late and start developing it early, where it counts and placing it where it is visible. Not as a costume, but as a culture that reflects 50% of the population.

Capability development is not “polish.” It is leadership infrastructure.

Real empowerment is not a panel photo, it is a capability pipeline.

The Riyadh conversation emphasized that many empowerment initiatives fail because they focus on presentation rather than the actual competence currency of senior real estate roles: investment judgment, underwriting logic, negotiation under risk, stakeholder management, capital allocation, asset strategy, and governance. The conversation touched on the SDG 5, and how we need to amplify our roles to accelerate the result of female representation.

Organisations that want both inclusion and performance must build structured capability development tied to real responsibility; intentional rotations into revenue and risk, repeat exposure to complex deals, not only support tasks, transparent standards for readiness, training that matches decision environments, not generic leadership seminars. This is how institutions convert talent into leadership density. Inclusion at the top changes decisions, not optics.



The most important takeaway from the session on women empowerment in real estate, was governance, empowerment becomes real when representation changes design architecture.

Leadership inclusion is not symbolism because leadership determines; what gets funded, what risks are tolerated, what stakeholders are prioritized, what behaviours are rewarded, who is protected when outcomes are uncertain. Homogeneous leadership can move fast, until it makes the same mistake together. Diverse leadership is not a guarantee of better decisions, but exclusion reliably produces blind spots. In a sector facing regulatory scrutiny, reputational risk, climate adaptation, and affordability pressures, blind spots are expensive.

The women's empowerment session at the Real Estate Future Forum did not treat empowerment as a moral add-on. It treated it as institutional modernization. Passing the message that empowerment is a structural upgrade. If real estate organisations want stronger performance, deeper talent benches, and more credible governance, they must treat women's inclusion as a system redesign. Broaden access to leadership pathways and deal flow, formalize sponsorship as a leadership obligation, not a personal favor, invest in capability development tied to power and responsibility, embed inclusive governance practices that alter who decides and how.

*“The industry understands design. It designs cities, districts, towers, and infrastructure systems. The remaining test is whether it will apply the same discipline inward, designing institutions where leadership is earned through performance and access is structured, not inherited.”*



Article by  
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# FRACTIONAL REAL ESTATE

The Future of Property Ownership and Why African and Asian Women Must Lead It

By Mojisola Afolayan  
Property Evangelist | Founder, Chic's Doing Real Estate & Relive Housing

## INTRODUCTION

For decades, real estate has remained one of the most powerful tools for wealth creation, yet it is also one of the most exclusive. Across Africa and Asia, property ownership has historically been limited to a privileged few, while women, youth, and the emerging middle class have largely remained spectators rather than participants.

Today, that reality is shifting. Fractional real estate ownership is not only redefining how property is owned, it is redefining who gets to own it.

## What Is Fractional Real Estate?

Fractional real estate allows multiple investors to collectively own a property, each holding a defined share and earning proportional income and capital appreciation. Instead of requiring full ownership, investors can buy into high-value assets with smaller capital commitments, spreading risk and unlocking access.

This model is especially relevant for emerging markets, where high property prices and limited financing structures have excluded millions from participating meaningfully in real estate wealth.

## Why Fractional Ownership Is the Future

Several forces are converging to make fractional real estate a mainstream investment model:

### 1. Access to High-Growth Asset Classes

Vacation rentals in tourist destinations provide seasonal income and benefit from the rise of experiential travel. Student housing near universities offers predictable demand and stable returns. Eco-friendly and green developments appeal to ESG-conscious investors while addressing climate realities.

Fractional ownership allows everyday investors to participate in these premium sectors without bearing the full financial burden alone.



### 2. Technology and Transparency

Digital platforms are transforming real estate from opaque and relationship-driven to transparent and data-led. Investors can now monitor performance, track income, and participate remotely breaking traditional barriers around location and access.

### 3. Regulation and Market Maturity

Across Africa and Asia, regulatory frameworks are gradually evolving to accommodate new ownership structures. As governance improves, fractional ownership is becoming a credible, compliant, and scalable real estate model rather than an experimental alternative.

## Why Women in Africa and Asia Must Be Part of This Shift

Women across Africa and Asia face entrenched barriers to property ownership: limited access to capital, inheritance inequalities, wage gaps, and cultural exclusions from investment spaces.

Fractional real estate directly disrupts these constraints.

It allows women to:

- a. Start investing with modest capital
- b. Share risk while building financial confidence
- c. Learn real estate through participation, not theory
- d. Build intergenerational wealth through asset-backed ownership
- e. Invest in projects aligned with their values, including housing, education, and sustainability

When women own property, families stabilize, communities strengthen, and economies become more resilient. Real estate is not merely a financial tool; it is a platform for influence, security, and leadership.

## The Bigger Picture

Fractional real estate is not a passing trend; it is a structural shift in how property wealth is created and distributed. As Africa and Asia continue to urbanize and digitize, collective ownership models will shape the next phase of real estate growth. Women who participate early will not

only benefit financially they will help design a more inclusive, ethical, and sustainable real estate ecosystem.

## Relive Housing: Building Africa's Future, One Fraction at a Time

At the heart of Africa's real estate transformation is the need for African-owned, African-focused platforms built on trust, access, and long-term impact.

Relive Housing is a cooperative-driven real estate investment and savings platform designed to enable young Africans and people of African descent globally to invest in property with ease, transparency, and comfort regardless of geography or starting capital.

Inspired by cooperative housing models such as Clarion Housing in the UK, Relive Housing combines community ownership with professional real estate management, allowing members to pool resources, co-own assets, and grow wealth collectively rather than in isolation.

Through Relive Housing, members can:

- a. Save intentionally toward property ownership
- b. Participate in fractional and co-investment opportunities
- c. Access curated real estate assets across Africa
- d. Build wealth within a structured, compliant, community-powered system

Relive Housing is not merely about owning property, it is about owning the future. It represents a shift from exclusion to access, from isolated ambition to collective economic power.

The future of real estate belongs to those who build inclusive systems today.

If you are a young African or part of the African diaspora seeking a smarter, safer, and empowering way to invest in property, **Relive Housing is your invitation to begin. Send an interest email today to:**

[Relivehousing@gmail.com](mailto:Relivehousing@gmail.com)

**Join the movement. Co-own the future. Build wealth together.**

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# INSIDE KATAMPE, GUZAPE & JAHI:

## Abuja's New Luxury Triangle

By *Charis Raji*

Abuja's luxury real estate landscape is undergoing a dramatic transformation. While Maitama and Asokoro have long dominated as the capital's elite addresses, three interconnected districts - Katampe, Guzape, and Jahi, have emerged to form what industry professionals now call Abuja's New Luxury Triangle. This represents a fundamental shift in how Nigeria's upper class approaches urban living, prioritizing modern infrastructure and lifestyle amenities over colonial-era prestige.

The triangle spans a compact area where ministers, (tech) entrepreneurs, and international executives have become neighbours. These districts offer reliable electricity without constant generator use, functioning drainage systems, and genuine security—basic services that remain aspirational in much of the capital.

### Origin of These Districts

#### - Katampe Extension

Katampe Extension emerged in the mid-2000s

as a strategic overflow for the established Katampe District. Unlike typical Nigerian real estate development, this area benefited from coordinated planning: infrastructure was installed before residential construction, creating functional neighbourhoods from day one. The FCT Authority allocated plots primarily to civil servants, but private developers quickly recognized the area's potential due to its proximity to Asokoro and the Central Business District.

By the early 2010s, developers were building gated estates that set new standards for Abuja's middle-to-upper-class housing—the emphasis on planned communities with shared amenities created a distinct identity centred around security and order.

#### - Guzape District

Guzape followed a different path; it was agricultural land in the early 2000s, and the district was transformed through a master-

planned scheme emphasizing low-density luxury development. Large plot sizes and strict zoning regulations shaped Guzape's character from inception. Senior government officials, business leaders, and returning diaspora Nigerians who missed opportunities in Maitama and Asokoro claimed Guzape as their territory.

The district quickly earned comparisons to Lagos's Banana Island as sprawling compounds with contemporary architecture dominated the landscape. Guzape positioned itself as Abuja's answer to ultra-luxury living.

#### - Jahi District

Jahi represents the triangle's most dynamic element. Unlike its neighbours, Jahi evolved organically from a working-class area into a mixed-use lifestyle destination. The transformation accelerated when young professionals and entrepreneurs, unable to afford core Abuja, discovered Jahi's central location and potential.

What distinguishes Jahi is its commercial energy. While Katampe and Guzape remained residential sanctuaries, Jahi developed thriving hospitality and retail scenes. Restaurants, boutiques, co-working spaces, and entertainment venues created an urban village atmosphere rare in Abuja's typically segregated development patterns.

### What Makes Each District Unique

#### - Katampe

Katampe Extension is defined by gated estate living. Numerous private estates account for the majority of residential stock, creating a district synonymous with secure, planned community living. Contemporary architectural designs with neutral palettes and functional layouts characterize the area.

The demographic skews toward young families and mid-career professionals—doctors, lawyers, civil servants, and corporate managers who prioritize security and functional infrastructure over prestige addresses. Educational institutions, including Capital Science Academy and Greensprings School, make the area particularly attractive to families with school-age children.

Residents appreciate the order: named and signposted streets, scheduled waste collection, and functioning estate management associations. For Nigerians accustomed to urban chaos, this predictability justifies the premium.

#### - Guzape

Guzape serves as Abuja's playground for the truly wealthy. Properties feature substantial compounds with infinity pools, home theatres, wine cellars, and staff quarters that exceed



most Nigerians' primary residences. Architectural diversity reigns—property owners commission bespoke homes from top architects, creating a showcase of contemporary African luxury.

The district maintains remarkably low density despite high land values. Zoning limits buildings to a few stories, and minimum plot requirements prevent the subdivision common in appreciated areas. Streets remain wide and uncongested, with properties set behind landscaped compounds.

#### - **Jahi**

Jahi pulses with commercial energy that distinguishes it from its triangle neighbours. Main thoroughfares have evolved into "Restaurant Row," hosting diverse dining options from upscale Nigerian cuisine to Asian fusion and continental fine dining. Weekend evenings transform these streets into Abuja's most vibrant social scene.

Flexible zoning permits mixed-use development, allowing buildings with retail or hospitality on ground floors and residential units above. This commercial vibrancy attracts a younger, more diverse demographic—tech professionals, finance workers, and creative industry figures drawn by lifestyle conveniences.

The area hosts significant expatriate populations from embassies, UN agencies, and international NGOs, contributing to a more cosmopolitan atmosphere. You'll find French, Lebanese, Chinese, and other foreign-owned businesses adding to the international flavor.

Property options range from luxury serviced apartments to modern estates to older housing stock, making Jahi accessible to a broader economic spectrum. The concentration of amenities supports genuine walkability—residents can actually walk to dinner, gyms, or co-working spaces, creating visible pedestrian activity rare in car-dependent Abuja.

### **The Triangle Effect: Why Geography Matters**

The true power emerges from how proximity creates a unified luxury ecosystem. The three districts form a compact area with minimal drive times between any two points. This clustering generates network effects that amplify each district's appeal.

Excellent road infrastructure anchors this convenience, particularly the corridor along Airport Road forming one triangle side. Unlike many Abuja routes plagued by deterioration, these connector roads receive consistent maintenance. Proximity to Nnamdi Azikiwe International Airport—reachable quickly from anywhere in the triangle—adds significant value for frequent travellers, international residents, and business executives.

The triangle benefits from shared amenities serving all three districts. Jabi Lake Mall serves as a regional shopping anchor. International schools, including British International School, Capital Science Academy, and Premiere Academy, draw students from across the area. Healthcare facilities cluster around the triangle's periphery.

This concentration creates a virtuous cycle: affluent residents attract premium services, which attract more affluent residents. It's urban economics demonstrating why the triangle's growth surpasses other planned Abuja districts that remained isolated from amenity networks.

**Infrastructure: The Foundation of Luxury**  
The triangle's real selling point is fundamental: infrastructure functions. In a country where service failure is standard, these districts achieve unusual reliability.

- **Roads and Drainage:** Internal networks maintain good to excellent condition. Streets are paved, marked with actual street signs, and equipped with functioning drainage. Rainy season flooding that paralyzes much of the capital has minimal impact here,

thanks to properly engineered systems installed before development.

- **Power Supply:** While perfect electricity doesn't exist in Nigeria, the triangle experiences notably more stable supply than the Abuja average. Many estates have dedicated feeders, and high-value customer concentration means interruptions get addressed faster. Residents report significantly reduced generator dependence compared to other areas.

- **Water Infrastructure:** Municipal supply remains unreliable citywide, but the triangle has better access than peripheral areas. Wealth concentration has enabled private solutions—most estates and properties have invested in boreholes with treatment systems, ensuring a consistent supply independent of public infrastructure.

- **Security:** Estate-level security with perimeter walls, electronic gates, and round-the-clock guards is standard in Katampe. Guzape properties typically employ private security firms. Jahi has seen investment in street-level security with surveillance cameras and police presence. Elite resident concentration has brought effective security cooperation through information sharing and coordination with the FCT Police Command, resulting in notably lower crime rates.

**Education:** The triangle's educational infrastructure is also impressive.

**Healthcare:** Medical facilities have expanded to serve the growing population. Garki Hospital provides round-the-clock emergency services. Private healthcare has proliferated: Cedarcrest Hospitals, and numerous specialist clinics. Wealthy patient concentration has attracted top medical talent.

**Recreation:** Jabi Lake offers walking paths and weekend markets as a regional recreational asset. Multiple gyms and fitness centers cater to health-conscious residents.

The IBB International Golf Club is accessible within a reasonable drive time. Jahi's restaurant provides dining options without trekking downtown.

The emergence of the Katampe-Guzape-Jahi triangle marks a watershed in Abuja's development. The triangle represents a fundamental reimagining of elite urban living in Nigeria—offering prestige through functionality and lifestyle rather than historical association and political proximity.

For prospective buyers and investors, the triangle presents differentiated opportunities. Katampe offers family-friendly estate living with reasonable entry points and reliable rental demand. Guzape provides ultra-luxury positioning for wealth preservation and status signalling, though with lower rental returns. Jahi combines lifestyle appeal with strong investment fundamentals—high yields, appreciation potential, and multiple revenue streams through mixed-use properties.

The key insight is that the triangle isn't rigid. Each district serves different needs and investment strategies. Smart investors match district characteristics to specific objectives rather than treating the entire triangle as an undifferentiated opportunity.

The triangle has raised the bar for Nigerian urban development. Residents who experience functional infrastructure, walkable amenities, and secure communities will increasingly demand these features elsewhere. The ultimate legacy may not be the luxury properties themselves but the demonstration that Nigerian urban development can deliver international-standard living when planning, investment, and governance align.

For those investing or looking to live in the triangle, the message is clear: you're participating in the evolution of Nigerian urban luxury. Success depends on understanding each district's distinct character and aligning choices with specific circumstances.



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The promotional image for "REAL ESTATE MATTERS" features a man and a woman. The man, King Rei Realtor, is on the left, smiling and wearing a blue suit. The woman, Real Estate Doctor, is on the right, looking thoughtfully to the side. The background is a collage of cityscapes and architectural drawings. The text "REAL ESTATE MATTERS" is at the top, followed by "ON AIR" with the hosts' names. Below that is the "TUNE IN LIVE" section with social media icons and the broadcast time "11AM EVERY WEDNESDAY". The bottom section contains promotional text about the show's focus and contact information.



## WHAT SAUDI ARABIA'S NEOM PROJECTS MEAN FOR AFRICAN INVESTORS

By *Charis Raji*

When Saudi Arabia announced NEOM, it was framed as a futuristic megacity rising from the desert. But beyond its sci-fi aesthetics and trillion-dollar headlines, NEOM represents something more strategic: a reimagining of how capital, technology, and infrastructure investment will flow in the decades ahead. For African investors, developers, and policymakers,

NEOM is not a distant Middle Eastern experiment.

It's a signal that tells where global capital is going, what kinds of projects are being prioritized, and how emerging markets may be invited, or excluded, from the next wave of large-scale development.

**What NEOM Stands For** — and Why It Matters Beyond Saudi Arabia

NEOM is a flagship initiative under Saudi Arabia's Vision 2030, designed to reduce the kingdom's dependence on oil and reposition it as a global hub for technology, tourism, advanced manufacturing, and sustainable infrastructure.

At its core, NEOM stands for:

- Economic diversification beyond hydrocarbons
- State-backed mega-infrastructure at unprecedented scale
- Technology-led urban development, from AI governance to renewable energy systems
- Global capital partnerships, rather than closed national development

For African investors, this matters because NEOM is not being built in isolation. It relies on international contractors, suppliers, financiers, designers, and operational partners — many of whom are already active across African markets. The project's success or failure will shape how similar mega-developments are financed and executed globally.

### Understanding NEOM: More Than a City

Spanning over 26,500 square kilometres in northwest Saudi Arabia, NEOM is better understood as a regional development ecosystem rather than a single city. Backed by Saudi Arabia's Public Investment Fund (PIF), NEOM blends urban living, industrial zones, logistics corridors, tourism destinations, and experimental governance models.

Its strategic location — at the crossroads of Asia, Europe, and Africa — positions it as a future gateway for trade and innovation. This geography alone makes NEOM particularly relevant to African economies seeking closer integration into global supply chains.

Unlike conventional real estate developments, NEOM is being built with long investment horizons, heavy public financing, and regulatory flexibility. These characteristics are instructive for African investors evaluating where future returns may lie — not just in property, but in infrastructure, energy, logistics, and technology platforms.

### Key NEOM Projects Investors Are Watching

Rather than a single development, NEOM is

a portfolio of ambitious projects — each carrying different lessons and opportunities.

#### - The Line

Perhaps the most talked-about component of NEOM, The Line is a 170-kilometre linear city designed to operate without cars, streets, or traditional urban sprawl. Powered entirely by renewable energy, it promises ultra-dense living supported by AI-driven services.

For African investors, The Line raises critical questions about future urban density, infrastructure efficiency, and the role of technology in managing fast-growing populations — challenges African cities already face today.

#### - Oxagon

Oxagon is NEOM's industrial and logistics hub, anchored by advanced manufacturing, port infrastructure, and clean energy systems. Positioned on the Red Sea, it is designed to serve as a next-generation trade and production centre.

This has direct relevance for African investors involved in ports, free trade zones, and industrial parks — particularly those looking to plug into global manufacturing value chains rather than export raw materials.

#### - Trojena

Trojena, a planned mountain tourism destination featuring luxury resorts and year-round activities, signals Saudi Arabia's push into high-value experiential tourism.

For African investors and hospitality developers, Trojena highlights how destination-led infrastructure can attract global capital — provided there is strong government backing, branding, and connectivity. What NEOM Means for African Investors

NEOM's implications for African investors go beyond participation opportunities within Saudi Arabia itself.

1. It reshapes competition for global capital. As trillions flow into Middle Eastern mega-projects, African markets must articulate clearer value propositions to remain attractive.
2. It sets new benchmarks for scale and ambition. Investors, lenders, and contractors exposed to NEOM will increasingly expect similar governance clarity, infrastructure readiness, and risk-sharing structures elsewhere — including in Africa.
3. NEOM highlights the power of state-led investment vehicles like sovereign wealth funds. African countries with pension funds, development banks, and sovereign funds may find renewed urgency in deploying capital more strategically.
4. Finally, NEOM offers an indirect opportunity: African firms in construction, engineering, energy, fintech, logistics, and creative services can position themselves as partners, suppliers, or knowledge exporters into the NEOM ecosystem.

NEOM is not a model Africa can — or should — copy wholesale. Its scale, financing, and political structure are unique. But it is a powerful signal of where the future of large-scale development is heading.

For African investors, the real lesson lies in understanding how vision, capital, and policy alignment can unlock ambitious projects — and how Africa can compete, collaborate, or adapt in a world where mega-developments increasingly shape global investment flows.

NEOM is not just about Saudi Arabia's future. It is a glimpse into the investment logic that will define the next generation of global cities — and Africa's place within it.



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## WHEN STARS GET STARSTRUCK: ON I SHOWSPEED'S GRAND VISIT TO LAGOS

By Tomisin Juliet Faoye

The internet went into a frenzy when popular American YouTuber, IShowSpeed announced a 28-day Africa tour that was to span across 20 countries. Fans across Africa, both famous and infamous, became part of a relentless race to meet the young star. Speed, whose real name is Darren Jason Watkins Jr., arrived in Lagos on Wednesday, the 21<sup>st</sup> of January and streamed his entire day which turned out to be quite eventful for more than one reason.

First, it coincided with the influencer's 21<sup>st</sup> birthday and as expected, Nigerians made sure he felt the love. From a group of school children surrounding him to sing happy birthday, to popular Nigerian musician, Zlatan, presenting him with a birthday cake, IShowSpeed certainly had a birthday to remember.

Across the world, fans followed Speed's Lagos tour via his live stream, and he made sure every moment of the day was worthwhile. Donning a Super Eagles jersey, Speed captured his voyage through the sunroof of a moving vehicle. Young people were seen racing alongside his vehicle, screaming with frantic excitement. When the crowd grew desperate however, security measures had to be taken to secure Speed's safety. In more controlled environments, he engaged in one-on-one interactions with people around, some of who had no idea who he was.

At freedom park, he mingled with artists, musicians, skaters and dancers, even attempting to participate in some of the activities. Of course, a visit to Nigeria would be incomplete without trying some Nigerian jollof rice. Speed fulfilled this clause and was certainly impressed! So much that after trying Ghanaian jollof days later in Ghana,

he still affirmed that Nigerian Jollof was King!

During his tour, Speed encountered several Nigerian content creators who were desperate to meet him. Notably, internet sensation, Peller, went as far as riding a horse through the busy street just to get Speed's attention. Peller who is known for his sometimes-erratic behaviour, was unfortunately unable to get the streamer's attention through that attempt. Another skit maker, Egungun of Lagos was more successful in his attempt and managed to speak with Speed for a few minutes. Jarvis, a popular influencer not only managed to meet Speed but also seemed to impress him with her robot theatrics.

From being adorned with traditional yoruba attire at the Nike Art Gallery, Lekki, to receiving a grand portrait from popular Nigerian artist, Agali Deborah Chinomso, IShowSpeed was treated like royalty on Nigerian soil and the reception was no different in the other African nations he visited. During the Lagos visit, Speed's subscribers on YouTube hit the 50 million marks, making him the first black person to achieve that milestone.

If nothing else, Speed's Lagos visit made him nearly twice as famous as he was in Nigeria. The feverish reception from his GenZ fans was enough to have the older people asking, 'who is this guy?'.

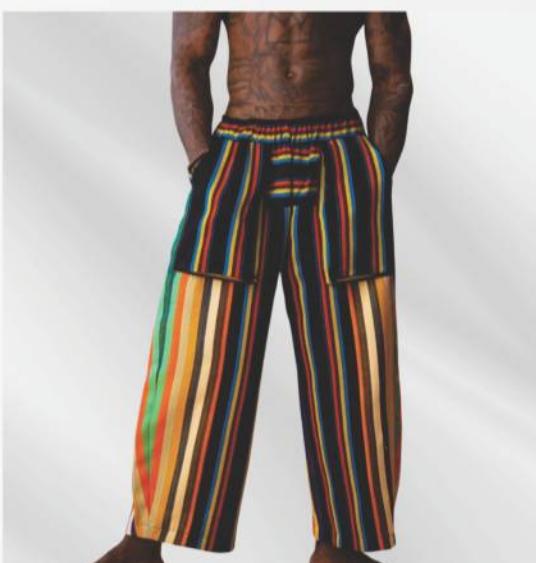
IShowSpeed is a testament to the fact that the current generation is defying the norm and redefining the conditions for fame. Today talent or niches are not necessarily what makes one a celebrity. Sometimes, all you need is the right aura, and fans will come running.



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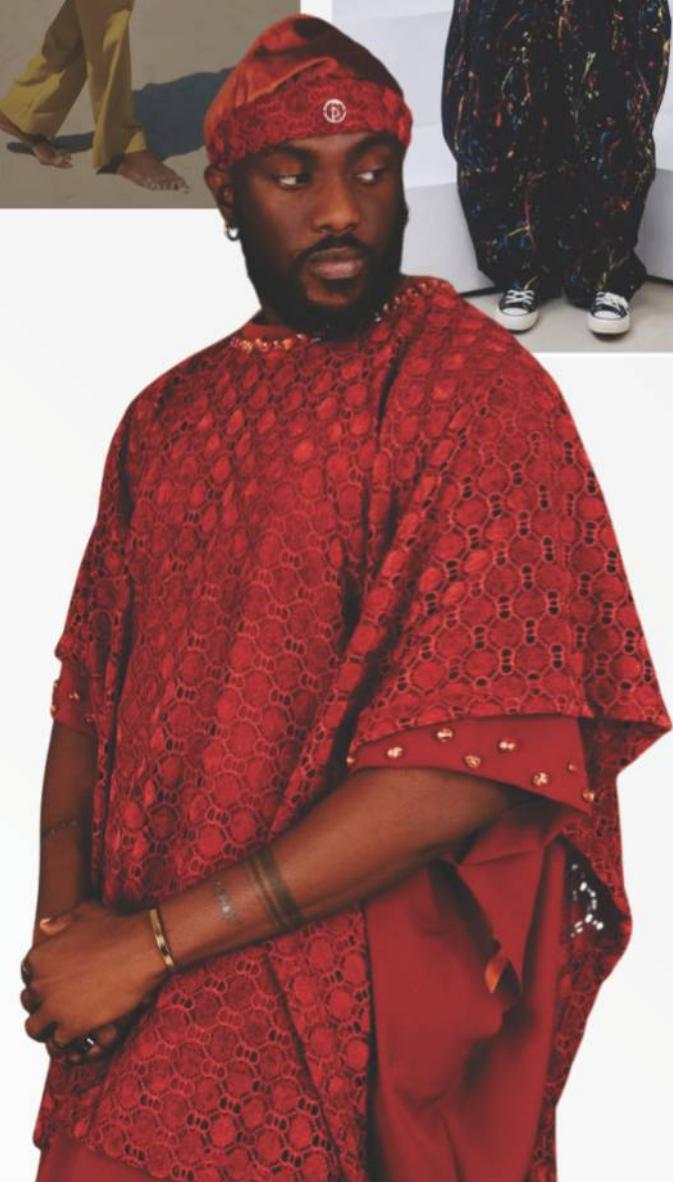
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## Valentine Events You Don't Want To Miss In Abuja and Lagos

By Charis Raji

With love in the air, you would want to express how you feel to your significant other, close friends or partake in the self love movement, we've been able to curate a number of lovely Valentine events that promises to leave a sweet memory in your mind.

These events are in Lagos and Abuja respectively and you have a plethora of events to choose from. Enjoy the read.

### 1. GALENTINE 2.0

A brunch hosted by Amaka Amaku, this is the second edition of the Galentine's Day brunch and will take place in Lekki. Tickets are going for 50,000 and comes with a 3 course meal, unlimited cocktails, perfume making masterclass and other fun activities.

### 2. LOVE FEST BY TRUE FLUTTER

A dating platform built by Africans with love, True Flutter, is hosting an event that caters to both couples and singles. Love Fest will take place at VI from 4pm to 10pm. Their dress code for men is corporate casual, and for ladies, it's an elegant dress.

The ticket options are Regular (15,000), VIP (50,000), Gold Table (500,000 for a table of 5), Premium (1,000,000 for a group of 10)



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### 3. MOVIE IN THE PARK

Takes place at Muri Okunola Park, VI on February 14 by 5pm.

### 4. REDLINE LEISURE & RESORT

They are hosting a Valentine's Day movie night, which has some side attractions like karaoke, swimming, 360 booth and lots more. The ticket options are Early Bird (20,000) and Regular (25,000)

### 5. VALENTINE FUN FAIR ABUJA

Holds on the 13th of February and is a one-day valentine funfair curated for both vendors and attendees. Located at Brass Island Lounge, there will be a number of food vendors asides other attractions.

### 6. THE BUKKA RESTAURANT

Hosting a Valentine's Day dinner on the 14th of February. It kicks off by 6:30pm

and will close by 10:30pm. The ticket life attending any of these events.options are Single (68,000) and Couples (130,000)

### 7. DUEXPLORER

Is hosting Val in the Garden, which includes games, movies and refreshments. The ticket options are Single (10,000), Couple (18,000), 3 Single Friends (27,000)

### 8. THE SUMMIT RESTAURANT

Is also hosting a Valentine's party on the 14th of February, which will feature jazz music and à la carte. There will be a lot of fun side attractions, including games, dance competitions and many more. The dress code is dinner dress, and the doors open at 12pm. The location is plot 423, Adekunle Fajuyi Street, Central Business District.

### 9. LOVE VALENTINE BEYOND ROMANCE BY EVRO RESTAURANT

Takes place on the 14th of February and will have a live band by One Sound and take place at 495 Bangui Street, Wuse. For reservations, contact 0814 840 0014.

### 10. VARTELY VALENTINE

A valentine dinner event that will take place at Zume Grill, Transcorp Hilton Abuja at 7pm.

### 11. A GALENTINE AFFAIR

Taking place in Abuja, the Galentine affair is hosted by Alma Wellness Chronicles and is strictly for ladies. Their curated valentine experience includes the likes of curated gift bags, canapes, karaoke and lots of laughter. It will take place on the 14th of

February, 2026, and the exact location for the event will be provided after payment confirmation.

### 12. BOAT CRUISE LAGOS

To book, contact them at 0813 662 7260 or 0808 697 2833. The boat cruise is a 2-hour yacht ride with finger foods. Their ticket options are Singles (35,000) and Couples (60,000)

### 13. THE EMBARKMENT

This Embarkment restaurant is hosting a Games and RNB Night. It's scheduled to be held on the 13th and 14th of December.

The venue opens at 10:30am, and the games start at 6pm and will take place at 104 Emmanuel Adele Street, Jabi. With these carefully curated upcoming Valentine events, we hope you have the time of your

HERE'S TO TRUE SISTERHOOD:

A REVIEW OF BIMBO ADEMOYE'S

# WHERE LOVE LIVES

By Tomisin Juliet Faoye

While Bimbo Ademoye has cemented her place in Nollywood as a versatile and highly talented actress and filmmaker, her latest production *Where Love Lives* seems to excel her previous records. With a whooping 18 million views on YouTube in less than two months, the film has been widely celebrated by fans across the country and anyone who watches it can easily see why.

The storyline is not quite unheard of, but the movie is executed in a way that makes it impossible to stop watching halfway. It's one of those homegrown stories that are familiar, yet special.

When Demilade (Bimbo Ademoye) and her extremely wealthy, yet uncivilized, husband (Uzor Arukwe) moves into a grand estate, the waters are stirred, and wealthy neighbours grow unsettled. The couple does not belong to high society by any standard other than money and this seems to grate some people the wrong way. Demilade, the typical 'new money' woman, flaunts her wealth without restrain and even decides to run for Estate President.

What makes this movie worth every second of its two hours and twenty-six minutes is how it succeeds at being well layered in a way that does not disrupt the flow of the story.

We follow Demilade's life with her husband and how she is somewhere between loving the man she married, and wishing he was more civilized. We see her inappropriate friendship with the French speaking neighbor, Greg, and how it almost disrupts her marriage.

The story takes us through the struggle Demilade faces when her husband feigns brokeness to test her loyalties and how she struggles to overcome her very real fear of poverty and remain by her husband's side. The plot broadens creatively to accommodate the lives of three women

who will in the end form a friendship with Demilade. We see Queen suffer through an abusive marriage while putting on a facade of perfection, we see Eno struggle with infertility and fears of her husband's infidelity, and we see Imade hounded by threats and blackmail from Greg who turns out to be a total criminal.

We not only see these women's stories, but we see how Demilade one way or the other, helps each woman rise against her fears and face problems head on. These women go from hating Demilade to cheering her on, not because she is perfect, but because she does not pretend to be.

Despite the movie being a truly 'funny' romcom, the theme of sisterhood shines through very brightly and speaks to the heart. It reminds us that beyond the facade and the cover-ups, many people, men and women alike carry torturous secrets that are threatening to drown them.

The movie is a call to be our brother's keeper. It also paints a beautiful portrait of an unconditional love that stays when things get hard.

As always, Uzor Arukwe delivered remarkably well, yet his role in this movie fueled some debate online about his stereotypical roles as the wealthy, uncouth Igbo man. While stereotypes can be bothersome, it is essential to applaud Uzor's brilliant acting. He nailed it completely. Bimbo Ademoye, Osas Ighodaro, Chioma Nwosu, and all the other actors who made up the beautiful ensemble were exceptional.

*Where Love Lives* is a feel-good movie. It has the potential to draw both tears and laughter from the viewers and that is exactly what a good movie should do.

We applaud Bimbo Ademoye for this masterpiece and look forward to more rare gems from her stables.

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