

HABITAT

M a g a z i n e

*From Mowe Golf Town to a National Mandate:
How the Women of Legal City Homes
Are Rewriting the Real Estate Code*

The Crane That Never Moved:
**A Story of Housing Projects
That Were Supposed to Change a City**

21 Most Influential
Women In Real Estate
In Nigeria



A PREMIUM WATERFRONT LEISURE AND LIFESTYLE DESTINATION

DR. ADETORO BANK-OMOTOYE

Managing Director, Cruxstone Development & Investment Limited

ARCHITECTURE | REAL ESTATE | LIFESTYLE

January Edition 2026

AQUA POINT

EXCLUSIVE WATERFRONT LIVING | LIMITED TO THREE RESIDENCES

Overview

Aqua Point is an ultra-exclusive residential development comprising three (3) fully detached 5-bedroom homes, located within Patrick Harbor Estate, Olori Mojisola Onikoyi Estate, just off Banana Island Road, Ikoyi. Set along the iconic Ikoyi waterfront, Aqua Point delivers privacy, prestige, and uninterrupted views—designed for elevated everyday living.

- Located in a **prime, high-value neighborhood**, Patrick Harbor Estate, Mojisola Onikoyi off Banana Island, Road.
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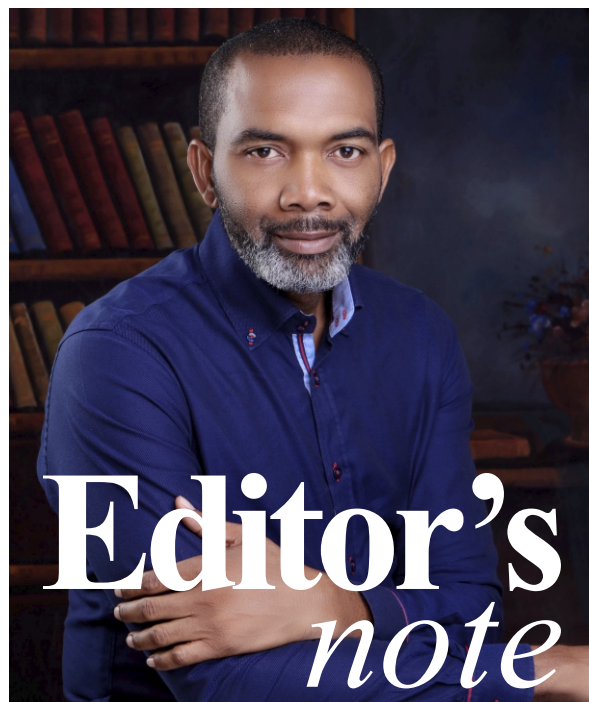
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Happy New Year, and welcome to our January edition. We are pleased to begin 2026 with an important milestone for *Habitat Magazine*, from this edition onward, we are now a monthly publication. This transition reflects our commitment to delivering richer content, deeper insights, and an elevated reading experience for our growing community of readers.

Nigeria's real estate sector is entering a phase of renewed confidence. Industry projections indicate steady growth of approximately 10% in 2026, driven by infrastructure development, diaspora investment, and sustained housing demand following years of economic volatility. These fundamentals continue to reinforce real estate as one of the most resilient asset classes in the country.

Luxury buyers are becoming more discerning, prioritizing branded residences, lifestyle-driven amenities, and climate-resilient developments. At the same time, both residential and commercial segments are expanding as economic stability improves, and investor sentiment strengthens.

Rental assets in high-traffic locations close to employment hubs, educational institutions,

and lifestyle amenities are delivering strong yields. A growing population of young professionals and students is reshaping rental demand, creating attractive opportunities for forward-thinking investors.

Sustainability is no longer a niche consideration. Demand for green estates that reduce long-term living costs is rising rapidly, as buyers and investors increasingly align value with efficiency, resilience, and quality of life.

Across the market, one trend is clear: people now value convenience, community, and integrated living over speculative land banking. Developments that respond to these priorities are defining the future of Nigerian real estate.

In this edition, we spotlight **21 of the most influential women in Nigeria's real estate industry** and present a carefully curated collection of articles designed to inform, inspire, and empower your property decisions.

Don't forget to solve our puzzle for a chance to win **₦100,000** and as always, thank you for choosing *Habitat Magazine* as your trusted guide to real estate, luxury, and lifestyle.

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Editor-in-Chief, Habitat Magazine

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Dr. Adetoro Bank-Omotoye

Building With Intention

At a time when Nigeria's real estate sector is under intense scrutiny for quality, trust, and long-term value, Dr. Adetoro Bank-Omotoye represents a steadier, more deliberate path forward. As Managing Director of CRUXSTONE Development & Investment Limited, he belongs to a growing class of developer-leaders who understand that credibility is the most valuable asset in the built environment.

Dr. Bank-Omotoye's work is defined by intention. In an industry often driven by speed and speculation, his leadership is anchored in planning, structure, and disciplined execution. Every development under the CRUXSTONE name reflects a belief that real estate must outlive its marketing, serving people, strengthening cities, and rewarding investors over time.

What sets him apart is an uncompromising respect for process. From land acquisition to

delivery, his approach prioritises transparency, technical soundness, and professional accountability. This philosophy has earned CRUXSTONE a reputation not for noise, but for reliability, an increasingly rare currency in today's market. Beyond projects and portfolios, Dr. Bank-Omotoye is contributing to a larger conversation about the future of development in Nigeria. He understands that buildings shape behaviour, urban order, and economic confidence. His leadership reflects a clear awareness that developers are not just builders of property, but custodians of trust.

On this cover, Habitat spotlights Dr. Adetoro Bank-Omotoye not simply as a managing director, but as a symbol of what Nigerian real estate must continue to become: intentional, credible, and built to endure. His story affirms a simple but powerful truth, when development is done right, it becomes legacy.



HEREL Introduces an Exclusive Collection of 5-BEDROOM FULLY DETACHED RESIDENCES on Banana Island, Lagos



HEREL

HEREL continues to redefine premium residential living with the unveiling of an exclusive collection of 5-bedroom fully detached residences on Banana Island, Lagos, one of Africa's most distinguished and tightly held residential location.

Guided by a philosophy centered on thoughtful design, enduring quality, and refined living, this development goes beyond the creation of luxury homes. It reflects HEREL's continued commitment to delivering spaces that carefully balance elegance, privacy, comfort, and long-term value for discerning homeowners and investors.

Set on a 2,500 square meter parcel of prime land, these homes are designed to support both quiet everyday living and more elevated moments of entertaining, while preserving the sense of exclusivity that defines Banana Island.

Considered Amenities for Refined Living

Each residence includes a selection of thoughtfully integrated amenities, designed to enhance daily living while maintaining discretion:

- a.** A private swimming pool, providing a calm and relaxed setting
- b.** A fully equipped private gym, supporting wellness within

the home

- c.** A dedicated private cinema, suitable for intimate entertainment
 - d.** A passenger lift, allowing comfortable movement across all floors
 - e.** Two en-suite boys' quarters, discreetly positioned to support efficient service
 - f.** Multiple spacious terraces, designed to maximise natural light, airflow, and sunset views
- From spatial planning to material selection, every detail has been carefully considered to create a living environment defined by comfort, functionality, and lasting appeal.

A Shared Vision

Commenting on the development, Chioma Esike, Managing Director of HEREL, said: *"At HEREL, we believe that true luxury is found in thoughtful design and enduring quality. Banana Island represents a unique standard of refined living, and this development reflects our commitment to creating homes that offer comfort, privacy, and timeless value—both today and in the years ahead."*



Built in Partnership with Excellence

HEREL is delivering this project in close collaboration with O'Spaces Nigeria Ltd, a leading construction partner recognized for its focus on precision, craftsmanship, and build quality. Through this partnership, every floor plan, façade, and interior space is executed to the highest standards, ensuring consistency, durability, and architectural integrity throughout the development.

Together, HEREL and O'Spaces share a commitment to delivering investment-ready residences that align with global benchmarks for quality and livability, within one of Lagos' most prestigious neighborhoods.

This launch further reflects HEREL's broader mission to redefine real estate and hospitality experiences by creating spaces that embody elegance, warmth, and enduring value. With a limited number of fully detached residences available, this offering presents a rare opportunity to acquire a thoughtfully designed home in Banana Island.

Prospective homeowners and investors are invited to register their interest in this exclusive collection.

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Patrick Harbor Estate, off Banana Island Road, Ikoyi

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& Interiors*



restorative environments, emphasizing calm palettes, soft textures, and sound control. Kitchens, once purely functional, have become social anchors — blending cooking, dining, and gathering into one harmonious experience. Similarly, bathrooms are evolving into spa-like retreats, prioritizing relaxation, natural materials, and sensory comfort. Purpose-driven design ensures that spaces are not only visually pleasing but deeply functional; an essential requirement in today's fast-paced world.

Material Choices and Emotional Impact
Materials play a crucial role in how interiors are perceived and experienced. Natural finishes such as wood, stone, clay, and linen are increasingly favored for their tactile warmth and timeless quality. These materials create a subtle connection to nature, fostering calm and balance within indoor environments.

At the same time, innovation in material technology has introduced surfaces that are more sustainable, durable, and adaptable. Recycled composites, engineered stone, and eco-luxury with responsibility. Color psychology also continues to influence interior decisions. Neutral palettes remain dominant, but with richer undertones — warm beiges, earthy browns, muted greens,

and soft greys, offering depth without visual overload.

Lighting as a Design Language
Lighting has emerged as one of the most powerful elements in interior design. Beyond illumination, it defines mood, highlights architectural details, and influences how a space is experienced throughout the day. Layered lighting strategies which are now combining ambient, task, and accent lighting, allow spaces to transform effortlessly. Natural light is prioritized wherever possible, with large windows, reflective surfaces, and open layouts enhancing brightness and energy efficiency. Architectural lighting, such as recessed strips, wall washers, and concealed fixtures — adds sophistication without visual clutter. Natural light is maximized through window placement, reflective surfaces, and sheer treatments that diffuse glare while maintaining privacy.

The result is spaces that transition effortlessly from day to night, adapting to different moods and activities. Smart lighting systems further elevate interiors by adapting brightness and color temperature based on time, activity, or mood, reinforcing the connection between design and well-being.

DESIGNING FOR THE FUTURE: How Thoughtful Interiors Are Shaping the Way We Live

By Ameh Destiny

Luxury today is no longer defined solely by expensive finishes or grand spaces. Instead, it is increasingly measured by how intelligently a space responds to human needs — emotionally, physically, and technologically. Across the world's most refined homes, hotels, and workspaces, interior design is evolving into something deeper: a tool that shapes daily living, productivity, wellness, and identity. As cities grow denser and lifestyles become more complex, interior spaces are being asked to do more than ever before. Homes are now offices, sanctuaries, entertainment hubs, and wellness retreats, often all at once. In response, designers are rethinking how interiors function, feel, and endure.

Design Beyond Aesthetics

While visual appeal remains essential,

contemporary interior design places equal emphasis on usability and longevity. Layouts are becoming more fluid, with fewer rigid separations and more adaptable zones. Furniture is selected not only for beauty but for flexibility, durability, and comfort. This shift reflects a growing understanding that good design should support everyday life seamlessly. A well-designed space anticipates movement, encourages ease, and reduces friction. Whether it is intuitive storage, thoughtful lighting placement, or ergonomic furniture, the most successful interiors are those that feel effortless to inhabit.

The Rise of Purpose-Driven Spaces

Modern interiors increasingly revolve around purpose. Every square meter must justify its existence. Open-plan living areas are carefully zoned to allow privacy without isolation. Bedrooms are being reimaged as



Sustainability Meets Luxury

Sustainable design is no longer a niche preference; it is becoming a standard expectation. Clients increasingly seek interiors that reflect environmental consciousness without compromising sophistication.

Energy-efficient lighting, responsibly sourced materials, and long-lasting design solutions now define modern luxury. Rather than frequent renovations, emphasis is placed on timeless design choices that remain relevant for years.

This approach not only reduces environmental impact but also aligns with the evolving definition of luxury — one rooted in mindfulness, quality, and intentional living.

Designing for Tomorrow

As lifestyles continue to evolve, interior design will remain a powerful force shaping how people live and interact with space. The future of interiors lies in adaptability, emotional intelligence, and innovation — spaces that grow with their occupants rather than restrict them.

Thoughtful design does more than decorate; it enhances quality of life. And in a world where time, comfort, and well-being are increasingly valued, interiors that respond intelligently will define the next era of luxury living.

The Rise of Quiet Luxury in Interior Spaces

One of the most notable design movements influencing contemporary interiors is quiet luxury. Unlike traditional opulence, which relied heavily on visual excess, quiet luxury emphasizes restraint, craftsmanship, and longevity.

Spaces designed in this manner feel calm, confident, and timeless. Neutral palettes dominate — warm beiges, soft greys, earthy browns, and muted whites, allowing textures and materials to take center stage. Natural stone, solid wood, linen, boucle, and brushed metals are favored not for show, but for their tactile and enduring quality. Furniture

silhouettes are simple yet refined.

Decorative elements are purposeful rather than abundant. Lighting is layered subtly, creating ambience without drawing attention to fixtures themselves.

This design approach resonates strongly with modern homeowners who value understated elegance and want spaces that age gracefully rather than follow fleeting trends.

Functionality Meets Flexibility in Modern Homes

As lifestyles become more dynamic, interiors are adapting to support flexibility. Homes are now expected to serve multiple purposes — work, rest, entertainment, and wellness, often within the same footprint.

Open-plan living remains popular, but with more thoughtful zoning. Designers use rugs, lighting, ceiling treatments, and furniture placement to define areas without erecting physical barriers. Sliding panels, movable partitions, and multifunctional furniture offer adaptability without compromising aesthetics.

Home offices, once an afterthought, are now intentionally designed spaces that balance productivity with visual harmony. Storage solutions are smarter and more discreet, ensuring that clutter does not disrupt the overall design narrative. This focus on intelligent functionality reinforces the idea that good design is not about excess, but about making daily life smoother and more enjoyable.

Interior Design as a Reflection of Personal Identity

Perhaps the most defining characteristic of modern interior design is personalization. Today's homeowners want spaces that tell their story — reflecting their tastes, experiences, and values.

Artwork, custom furniture, curated objects, and cultural references are thoughtfully incorporated into interiors, ensuring that spaces feel lived-in rather than staged. Even within minimalist environments, personal touches prevent sterility and add emotional depth.



Designers increasingly collaborate closely with clients to understand not just what they like, but how they live. This client-centric approach results in interiors that feel authentic, intentional, and deeply personal.

“The future of interior design lies in creating spaces that feel as good to live in as they look to admire.”
— Interior Designer

The Future of Interior Design

As lifestyles continue to evolve, the future of interior design will be shaped less by trends and more by intention. Homes are increasingly expected to respond to the realities of modern living — hybrid work, wellness-conscious routines, climate awareness, and the desire for spaces that feel both personal and adaptable.

In this context, good design will be defined not by how visually impressive a space appears, but by how intelligently it supports daily life.

Technology will continue to influence this shift, but subtly. Rather than dominating aesthetics, smart systems will be integrated seamlessly into interiors, enhancing comfort, energy efficiency, and functionality without compromising visual harmony.

Lighting that adapts to mood and time of day, climate control that responds intuitively to occupancy, and materials engineered for longevity will become standard features of well-designed spaces.

At the same time, there is a growing return to authenticity. Natural materials, artisanal finishes, and design narratives rooted in culture and place are gaining renewed relevance, particularly within luxury interiors.

This balance between innovation and authenticity suggests that the future of design will not be about excess, but about meaning — spaces that tell stories, reflect values, and age gracefully over time. Ultimately, interior design is moving toward a more thoughtful and human-centered approach.

As homes continue to serve as sanctuaries, workspaces, and social hubs, the most successful designs will be those that blend beauty with purpose, innovation with warmth, and luxury with livability. In this future, design becomes less about statement-making and more about creating environments that truly enhance the way people live.

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The Best Gated Communities In Nigeria

By Charis Raji

Over the past two decades, gated communities have reshaped the residential landscape of Nigeria. Once seen as exclusive clusters for the ultra-wealthy, they have steadily evolved into a mainstream housing model for middle- and upper-middle-class families seeking safety, order, and a predictable quality of life. Their rise is tied to several forces: rapid urbanization, a strained public infrastructure system, growing insecurity, and a cultural shift toward curated living environments.

As gated living becomes more popular, many Nigerians use the terms estate and gated community interchangeably. But there's an important distinction. Every gated community is an estate, but not every estate is gated. A gated community specifically offers controlled entrances, perimeter fencing, and strict security, while an estate may simply be a planned, organized layout without access restrictions.

The gated community model took root in Nigeria during the late 1990s and early 2000s, a period marked by economic uncertainty and rising urban crime. Kidnappings, armed robberies, and the general breakdown of public services pushed affluent Nigerians to seek refuge in controlled environments.

Developments like Victoria Garden City (1993) and Banana Island (early 2000s) pioneered this model, proving that Nigerians would pay premium prices for reliability, safety, and order. What began as a luxury solution has now become aspirational for Nigeria's growing middle class, who see gated living as the only guarantee of basic urban amenities that the government has failed to provide.

Nigeria's population surpassed 230 million, with Lagos alone accounting for over 20 million residents, according to UN-Habitat projections. As these cities expanded faster

than public infrastructure could keep up, private developers stepped in with a solution—master-planned, self-sustaining estates where roads are maintained, streetlights work, drainage functions, and security is guaranteed.

Studies by the Centre for Housing Studies estimate that 32% of new residential developments in Lagos, Abuja, and Port Harcourt are gated, a number expected to climb as Nigeria's middle class continues to grow. For many households, gated living is not only a matter of security; it is a lifestyle upgrade—cleaner environments, community amenities, well-defined rules, and a sense of belonging in a city that often feels chaotic. Gated communities are now shaping the way Nigerians live, interact, and invest in real estate. They influence rental prices, drive land appreciation, and create new sub-markets for luxury, mid-range, and hybrid estates. Below, we explore the features that define modern gated communities and spotlight some of the best across major cities.

Key Features of a Modern Gated Community

1. Controlled Access & Advanced Security

Security definitely remains the fundamental appeal of gated communities. Most estates feature: perimeter fencing, 24/7 security personnel, controlled gates with access cards or visitor logs, CCTV surveillance, and in some luxury places, motion sensors and patrol vehicles or being situated beside security stops. In cities where crime risk and traffic movements can be unpredictable, controlled entry points give residents peace of mind.

2. Stable Infrastructure

Reliable infrastructure is arguably the second most important pillar. Because public systems often fall short, private estates invest heavily in: fully tarred internal roads, streetlights powered by solar and hybrid systems, well-designed drainage to prevent flooding and sewage issues, boreholes, water treatment plants, and distribution networks. The result is a level of urban order and

environmental quality that contrasts sharply with the surrounding city.

3. Power Management

Nigeria's power challenges make energy planning a crucial component of estate design. Many communities adopt: Estate-wide generator systems with rotational schedules, solar panel installations on streetlights and common areas, smart metering to track and bill residents fairly, and backup inverter systems in premium estates. Some luxury developments are achieving near 24/7 power through hybrid renewable systems. The ability to work from home, run appliances without rationing, and avoid generator noise is a major selling point that justifies higher service charges.

4. Recreational and Social Amenities

Gated communities are increasingly designed not just for living, but for leisure. Modern estates feature: children's play parks, clubhouses and event halls, swimming pools, tennis and basketball courts, gyms and wellness centers

These amenities foster a lifestyle where everything is within reach.

5. Efficient Estate Management

Facility management companies ensure the community remains orderly. Their services often include: waste collection, landscaping, security personnel management, street cleaning, repairs and routine maintenance, and enforcement of estate rules.

A well-run estate management system is one of the clearest indicators of property value and resident satisfaction.

6. Community Standards and Urban Aesthetics

To preserve visual harmony and long-term value, estates enforce: building codes (height, colour, facade style), landscaping requirements, noise regulations, parking rules, and business restrictions.

7. Exclusivity and Controlled Environment

Beyond physical features, gated communities offer something intangible: social capital. Living at certain addresses signals success and provides: Networking opportunities with like-minded professionals, a curated

community with shared values and standards, protection of property values through unified management, access to a lifestyle that mirrors international standards. For many Nigerians, the address itself becomes part of their identity and professional brand.

The Best Gated Communities in Nigeria

The following estates represent some of the most desirable, best-managed, and well-planned gated communities across Nigeria's major cities.

1. Banana Island — Lagos

Located in Ikoyi, Banana Island is widely considered Nigeria's highest-end residential zone. It is a fully planned, billionaire-filled environment with underground electrical and drainage systems, waterfront views, wide boulevards and manicured lawns and strict building codes.

It hosts top executives, celebrities, diaspora families, and multinational corporations. Property prices are among the highest in Africa.

2. Parkview Estate, Ikoyi, Lagos

Known for a serene, well-planned environment with luxury villas, townhouses and apartments set among landscaped gardens. Parkview Estate offers round-the-clock security, paved internal roads, recreational parks, and a community centre. Its access to top-end schools, shopping centres and leisure facilities makes it a favourite among affluent Lagos residents. It is ideal for investors seeking luxury apartments in a global-standard environment.

3. Carlton Gate, Akobo, Ibadan

Carlton Gate stands out for its well-maintained roads, calm environment, effective estate association and modern homes and uniform aesthetics.

4. Sun City Estate, Galadimawa, Abuja

Sun City Estate is a mid-range gated community ideal for middle-income families and professionals. It features proper estate infrastructure: tarred roads, drainage, street-lights, perimeter fencing and 24/7 security.

The estate has often been dubbed a growing middle-class estate as housing options range from modest apartments to duplexes, giving flexibility in budget. For many, it offers a balance: the peace and order of gated living without the premium associated with ultra-luxury enclaves.

5. Victoria Garden City (VGC) — Lekki

One of Nigeria's oldest and most prestigious gated communities. VGC was laid out in the early 1990s and sits over roughly 200 hectares. The estate combines well-planned residential, commercial, and recreational zones behind secure gates. Residents benefit from wide paved roads, effective drainage, stable utilities, and extensive green space. The estate offers a wide variety of housing — from flats and terraced houses to full duplexes and detached homes — and caters to individuals, families, expatriates and professionals alike.

With on-estate shopping centers, leisure facilities (parks, sports courts, clubhouses), and security managed by a dedicated maintenance company, VGC stands as a near-self-contained community offering comfort, convenience and safety. The cost is premium, but many consider it a worthy investment in lifestyle, security, and long-term value.

6. Eko Atlantic City, Lagos

Eko Atlantic is a master-planned coastal city built on reclaimed ocean land, offering luxury apartments, waterfront living, integrated commercial and leisure zones, reliable infrastructure, and global-standard urban amenities.

For wealthy Nigerians, expatriates, and long-term investors, it combines lifestyle, security, and investment appeal in one of West Africa's most ambitious real estate developments.

7. Godab Estate, Life Camp, Abuja

Nestled in the leafy Life Camp district, Godab Estate is among Abuja's more

prestigious gated communities. With a gated entrance, well-tarred internal roads, good drainage, and mid-to-large duplex homes (often with boys' quarters), the estate caters largely to high-income earners, government officials, and business professionals. Godab combines the perks of secure, planned living with the tranquillity of a calm residential environment, which appeals to families seeking both privacy and comfort.

8. Cosgrove Smart Estate, Wuye, Abuja

Cosgrove Smart Estate is one of Abuja's premier modern gated developments, designed to combine security, convenience and contemporary living. It features controlled access, 24-hour security, and a well-planned layout of tarred roads and internal infrastructure.

The estate offers a variety of housing options — from apartments and terrace duplexes to fully detached duplexes, which caters to different lifestyles and budgets. What sets Cosgrove apart is its smart estate identity. Homes come with pre-wired fibre-optic internet and smart-home readiness, and the security system includes modern surveillance and access-control technology.

Gated communities are no longer just luxury developments—they have become a defining feature of modern Nigerian living. They offer what many traditional neighbourhoods cannot: safety, steady infrastructure, controlled environments, and a sense of community.

As cities evolve, these estates will continue to shape how Nigerians experience home, lifestyle, and security. Whether ultra-luxury, premium or mid-range, these communities represent the best of planned residential development across the country. For buyers, renters, and investors alike, they offer enduring value and increasingly, a new vision of urban living in Nigeria.



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PAPER ISN'T ENOUGH ANYMORE

Tech Tools Every Lagos Property Investor Must Embrace by 2026

Written by King Rei Realtor, Host, Real Estate Matters, Live on Super FM (Wednesdays, 11am)

The Lagos skyline is more than steel, cement and glass, it is a declaration of Nigerian resilience, and tells a familiar Nigerian story of grit, vision and relentless reinvention. From Victoria Island to Epe, every new structure tells the story of a people who believe fiercely in progress. From the colonial silhouettes of Marina to the glass ambition rising in Lekki 1, this city has never stood still. But as we step boldly into 2026, one truth is unavoidable: the ground rules of property ownership in Lagos have changed, the rules beneath our feet are shifting.

For generations, property security in Lagos meant a brown envelope filled with sacred documents: the Survey, the Deed of Assignment, and the ultimate prize, the Certificate of Occupancy. Once stamped and stored, ownership felt permanent.

Today, that confidence is no longer guaranteed.

In a city where a red "X" can appear on a wall overnight, where drainage alignments are reclaimed and ancestral land disputes can awaken after forty years of silence, paper alone is no longer protection. In 2026, if your property exists only on a paper, it is exposed.

The headlines of 2024 and 2025 are still fresh and painful from drainage reclamations in Mende to the realignment of the Lagos-Calabar Coastal Highway, countless investors learned too late that their "valid" documents sat squarely on Committed Land areas.

Patriotism in Nigerian real estate is no longer just about buying land at home.

It is about building a transparent, data-driven, future-proof Nigeria.

This reality is a recurring conversation on Real Estate Matters, my weekly radio program airing every Wednesday at 11am on Super FM 92.7, where we break down how technology is reshaping property ownership in Lagos.



The conclusion is clear, to protect your capital in 2026, you must move beyond filing cabinets and embrace the Lagos PropTech revolution, one where investment is guided by data, foresight, and accountability. To protect your sweat, your capital, and your legacy, the modern investor must step beyond the filing cabinet and into the Lagos PropTech era.



In 2026, if your property exists only on a paper, it is exposed.

Here are my recommended technology toolkits for investors this 2026.

GIS Mapping & Topographical Intelligence, Before committing a single naira to land in Epe, Ibeju-Lekki, or the Lekki-Epe corridor, investors must see property the way planners see it from the sky. GIS platforms allow survey coordinates to be overlaid onto official Lagos State master plans and drainage maps. Land that appears "dry" on ground level may sit on a gazetted wetland, drainage reserve, or future infrastructure route.

In 2026, smart investors verify spatial data not just surveyor beacons.



Then there is blockchain Records, Ownership You Can't Rewrite.

The Omo-Onile problem thrives where records are weak. One plot, multiple buyers, endless disputes because paper can be altered or forged.

Forward-thinking developers are recording transactions on blockchain-based ledgers, creating permanent and tamper-proof ownership histories. As Lagos moves toward a digital-first land administration system, investors should priorities estates offering digital ownership records alongside physical documentation, and through land use history and state plans.

Drone-Verified Site Inspections, and virtual visualization, in fast-expanding districts like the Lekki-Epe axis, a physical inspection alone is no longer sufficient. In 2024, drone footage saved several investors millions after revealing estate boundaries encroaching on neighboring ancestral land details invisible from ground level. Drones Reveal True land boundaries, Hidden water channels and flood paths, Encroachments and access issues, a bird's-eye view is no longer a luxury, it is due diligence.



THE NEW RULES OF LAND OWNERSHIP, by 2026, Lagos State's position is unmistakable sustainability is non-negotiable. Environmental Impact Assessments (EIA) are now central to development approvals. Digital tools like Building Information Modelling (BIM) help investors test energy efficiency, drainage compliance, and environmental impact before construction begins. Zero Tolerance for 'Committed Areas', If digital verification shows your land sits within a government-reserved zone, no amount of documentation will protect it. Today's policies favor investors who validate coordinates through official digital planning systems not personal connections.

"In modern Lagos, ground-level inspection is incomplete without aerial verification."



My MESSAGE TO THE NIGERIAN INVESTOR, To love Nigeria is to invest in her. To invest wisely is to protect the future of her cities. We are moving from the era of "I know someone in Alausa" to the age of "I have verified it on the cloud."

As developments rise in the Lekki Free Trade Zone and Eko Atlantic, our investment mindset must rise as well. Paper can burn. Paper can be lost. Paper can be forged.

But verified, mapped, and digitally secured data is the only foundation strong enough for the future of the Centre of Excellence.

This new year, don't just buy land, Secure a legacy. Embrace technology. Build Nigeria wisely. For more practical insights on ethical development, global best practices, and safe property investment, tune in to Real Estate Matters, every Wednesday at 11am on Super FM or visit the link superfm.online/lagos to join in from anywhere in the world.

Lady Rei Obaigbo
CIPS, GREEN, PSA, SRS, ABR®, ACIM, arpa.

A Realtor practicing in Lagos, Certified International Property Specialist, Green Building Advisor, Property Pricing Strategy Advisor, Sellers Representative Specialist, Accredited Buyers Representative, Chartered Marketer, PR Crisis Manager, Community Management Consultant, Marketing Communications Expert & Real Estate Radio Host.

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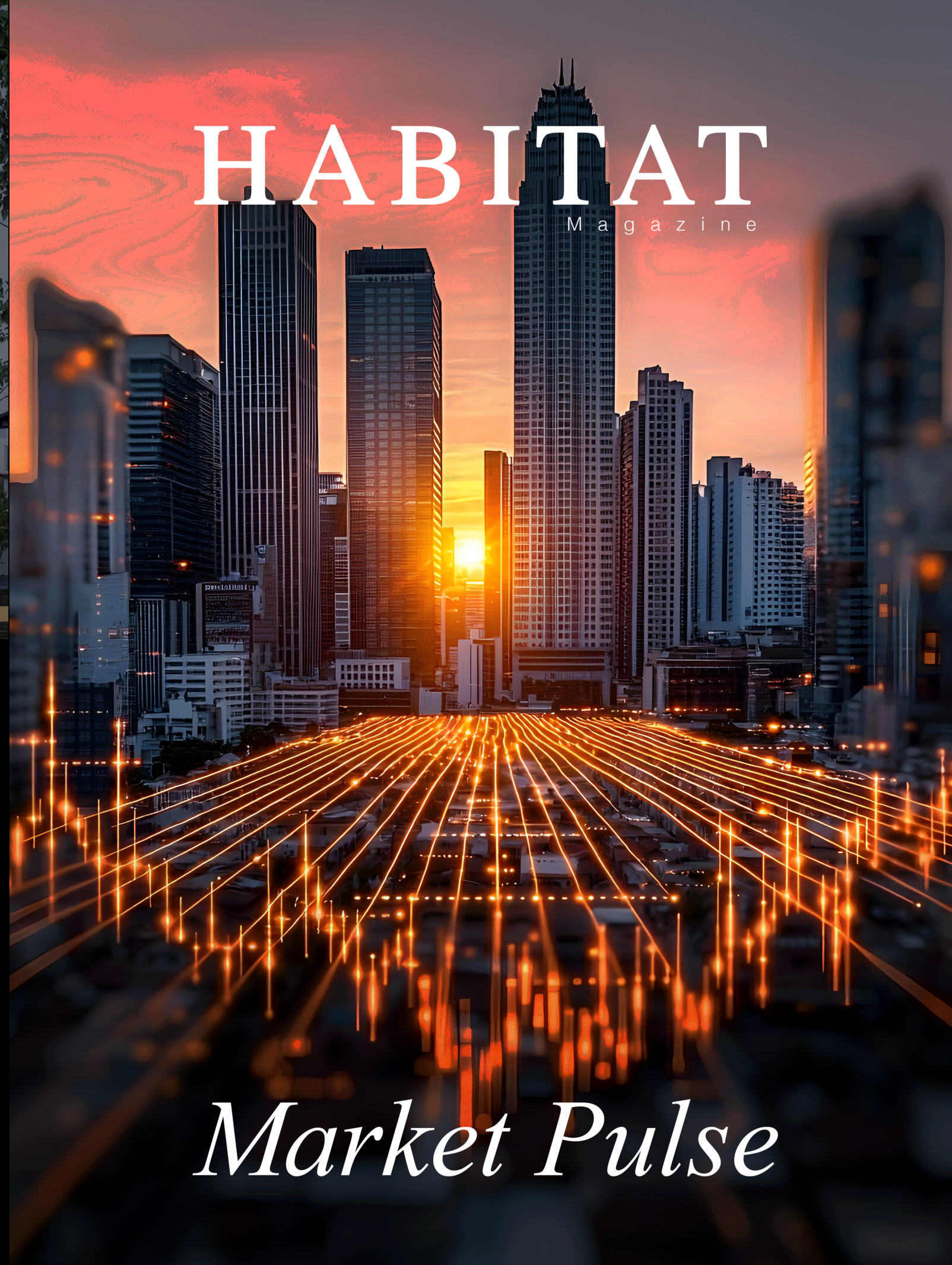
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Market Pulse



THE CRANE THAT NEVER MOVED: *A Story of Housing Projects That Were Supposed to Change a City*

BY JOHN OAMEN, CEO, Cutstruct

On a busy arterial road in Lagos, fenced plots still promise “*Luxury Apartments – Coming Soon.*” The billboards remain, their colors faded by the tropical sun. The glossy renderings are untouched. The tower crane stands tall — but motionless.

At first, the site is alive. Surveyors mark boundaries. Excavators bite into the earth. The crane swings with purpose. Hope is visible. Then the rhythm begins to falter. Workers thin out. The generator falls silent. Deliveries stop, and the crane freezes in place — not because the vision was wrong, but because the system meant to sustain it quietly failed.

This is the story of many housing projects in Nigeria. Not stories of incompetence or abandonment, but stories of friction, complexity, and a development ecosystem that is still learning how to move at the speed of our urban growth.

An Ambition We've Never Lacked

Nigeria has never lacked ambition when it comes to housing. What it has struggled with is scale.

According to the [Federal Mortgage Bank of Nigeria \(FMBN\)](#) and multiple reports by the [National Bureau of Statistics \(NBS\)](#), Nigeria's housing deficit is estimated in the tens of millions of units, a number that continues to grow as urbanisation accelerates.

The [World Bank](#) has repeatedly highlighted Nigeria as one of the countries facing the most intense urban housing pressures in the world, driven by population growth, rural-urban migration, and demographic expansion.

Successive governments have not ignored this reality. The [National Housing Fund \(NHF\)](#), the [Family Homes Fund](#), state-level

housing schemes like [Lagos HOMS](#), and a range of [Public-Private Partnership \(PPP\)](#) frameworks all exist because policymakers understand that housing is not just a social good but an economic necessity.

From policy to intent, the direction has been consistent: encourage private sector participation, de-risk development, expand mortgage access, and increase the supply of decent, affordable homes.

The government is trying, and in many cases, genuinely collaborating with developers, financiers, and institutional investors to unlock new models of delivery. Yet, across our cities, the cranes still stall.

Where Vision Meets Reality

The truth is that most housing projects do not fail at the idea stage. They fail in execution.

They fail in the narrow space between ambition and coordination, between capital and cash flow, between approvals and implementation, between supply chains and site realities.

To understand why the crane stops moving, one must understand the layers beneath it.

Financing: When the Money Comes, Then Disappears

Housing development is capital-intensive by nature. Land acquisition, approvals, infrastructure, substructure, superstructure, finishes, services, and contingencies all require significant upfront investment, often long before a single unit is sold.

In Nigeria, many developers rely on a mix of:

- Off-plan sales
- Short-term bank facilities
- Private equity from small investor groups
- Bridge financing arrangements

When market conditions shift, sales slow, or disbursements are delayed, the project begins to starve.

The **Central Bank of Nigeria (CBN)** has

introduced several intervention funds targeted at the real sector and construction, including facilities designed to support manufacturing and housing delivery.

Commercial banks, development finance institutions, and mortgage banks are increasingly participating in construction-linked finance structures, but long-tenor, low-cost funding remains difficult to access at scale.

The result is predictable: a project that was viable on paper becomes fragile on site. Contractors slow down. Subcontractors demobilise. The crane pauses.

And in construction, a paused project is already in danger.

Approvals and Regulation: Necessary Complexity

Urban development cannot be a free-for-all. Planning controls, environmental regulations, and building standards exist for a reason. Federal and state urban development authorities play a critical role in ensuring safety, compliance, and sustainable growth. However, when approval timelines stretch, when documentation loops back for revisions, or when inter-agency coordination is slow, projects lose momentum. This is rarely about obstruction; it is about systems still evolving in the face of unprecedented urban pressure.

The government is modernising. Digitisation is improving. Reforms are ongoing. But time, in construction, is money, and every delay compounds risk.

By the time approvals finally land, the market may have shifted, costs may have risen, and the original feasibility may no longer hold.

The crane waits.

The Supply Chain Reality: Where Many Projects Quietly Bleed

Nigeria's construction supply chain is one of the most under-discussed risk areas in

housing delivery.

Despite growth in local manufacturing, the country still imports significant volumes of:

- Steel products
- Finishing materials
- Mechanical and electrical components
- Sanitary ware and fittings

The **Manufacturers Association of Nigeria (MAN)** has repeatedly drawn attention to the challenges facing local production, including energy costs, logistics constraints, and FX volatility.

Add to this:

- Port congestion
- Customs processes
- Exchange rate fluctuations
- Transportation bottlenecks

And suddenly, a project's material cost profile becomes unpredictable.

A Bill of Quantities prepared in January can be obsolete by July. A procurement plan can collapse in one quarter. When materials are delayed or unaffordable, site activity slows, even if funding exists.

Fragmentation: Too Many Actors, Too Little Alignment

A typical housing project in Nigeria involves:

- The landowner
- The developer
- Financiers
- Consultants
- Main contractors
- Multiple subcontractors
- Dozens of suppliers
- Logistics providers
- Regulators
- Sales agents

Yet, in many cases, these actors operate in silos, connected by phone calls, WhatsApp messages, and spreadsheets rather than integrated systems.

Information is fragmented. Accountability is blurred. Visibility is limited.

When something goes wrong, no one has the full picture, and by the time clarity emerges,

momentum is already lost.

Why Stalled Projects Hurt More Than We Admit

When a housing project stalls, the consequences extend far beyond the fence.

It affects:

- Families who planned to move in
- Investors whose capital is locked
- Artisans and workers who lose income
- Communities left with unfinished structures
- Cities that grow around dead zones instead of vibrant neighbourhoods

The **Nigerian Economic Summit Group (NESG)** has consistently linked housing delivery to employment, economic growth, and urban stability.

Housing is not just shelter. It is infrastructure. It is dignity. It is an economic activity.

Every crane that stops moving is a story of lost momentum for the city.

The Quiet Evolution in the Industry

Despite the challenges, the industry is not standing still.

Developers are becoming more data-driven, validating demand before breaking ground and structuring projects in phases to reduce risk.

Financial institutions are exploring blended finance models, construction-linked disbursements, and partnerships with development agencies.

Regulators are digitising processes, improving transparency, and strengthening inter-agency collaboration.

And increasingly, technology is stepping into spaces that were previously manual, fragmented, and opaque.

The Role of Platforms Like Cutstruct

One of the most underestimated causes of

project delay is cash-flow-constrained procurement.

When developers cannot source materials on time because capital is locked up, timelines slip, sites go idle, and financiers absorb the risk.

By digitising material sourcing, aggregating supplies, and enforcing transparency, platforms like Cutstruct create the infrastructure that allows capital to move with confidence.

This is where construction financing becomes more intelligent.

When material costs are known, availability is visible, and deliveries are predictable, developers can access funding tied directly to real project milestones. Financiers can deploy capital into controlled, traceable procurement flows rather than uncertain site execution.

This is not about replacing people. It is about enabling better decisions.

When developers can:

- Access materials without upfront capital strain

- Lock in pricing and protect budgets
- Coordinate deliveries against funded milestones
- Maintain predictable build schedules

They regain control over cash flow and execution.

And when cash flow aligns with procurement, projects move faster, risks are reduced, and investments become safer.

A Different Way to Read the Crane

It is easy to interpret a stalled crane as a failure. It is more accurate to read it as feedback.

Feedback that the system is still maturing. Feedback that coordination matters as much as capital. Feedback that execution is as important as vision.

Nigeria's cities are growing whether we are ready or not. The pressure on housing will not ease. The demand will not slow. The ambition will not fade.

What must evolve is the infrastructure around delivery: finance, procurement, regulation, logistics, and collaboration.





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Tech & PropTech

SPOTLIGHT ON ASSETRIX

The Nigerian PropTech Startup Using Blockchain
To Make Properties Transparent, Accountable and Accessible.

By Charis Raji

In Nigeria's fast-evolving real estate landscape, one startup is leveraging cutting-edge technology to address longstanding challenges around property transparency, ownership verification, and market accessibility. Assetrix, a proptech company based in Nigeria, founded by Mayowa Adeosun, is using blockchain technology to transform how properties are bought, sold, and managed across the country. In their words, they are building NASDAQ + Stripe + Rightmove for African Real Estate.

Nigeria's property market has historically been plagued by issues that discourage both local and foreign investment. Fraudulent property transactions, disputed land titles, and opaque ownership records have created an environment of distrust. For everyday Nigerians, accessing verified property information or securing legitimate real estate investments remains frustratingly difficult.

Traditional land registry systems are often outdated, paper-based, and vulnerable to

manipulation. This lack of transparency doesn't just create inconvenience, it costs investors millions of naira annually and keeps property ownership out of reach for many who could otherwise participate in wealth-building through real estate.

Assetrix is tackling these challenges head-on by building a blockchain-based platform that creates immutable, transparent records of property ownership and transactions. By recording property data on a distributed ledger, the startup ensures that once information is logged, it cannot be altered or erased—creating a permanent, verifiable chain of ownership.

The blockchain approach offers several key advantages. First, it dramatically reduces the risk of fraud by making it nearly impossible to forge documents or claim false ownership. Second, it accelerates transaction times by eliminating many of the manual verification processes that slow down traditional property deals. Third, it democratizes access to property information, allowing anyone to verify ownership and transaction history with confidence.

Beyond transparency and accountability, Assetrix is focused on accessibility, opening up property investment opportunities to a broader segment of the Nigerian population. Through their platform, users can explore verified property listings, conduct due diligence with ease, and complete transactions with greater confidence and lower transaction costs.

The startup's approach also has implications for property developers and institutional investors who have been hesitant to enter the Nigerian market due to risk concerns. By

providing verifiable data and reducing uncertainty, Assetrix could help unlock new capital flows into Nigeria's real estate sector.

As Assetrix continues to develop its platform and expand its reach, the startup represents a new generation of Nigerian tech companies addressing real-world problems with innovative solutions. While challenges remain, including regulatory frameworks for blockchain technology and the need for widespread digital adoption, the company's

vision points toward a future where Nigerian real estate transactions are as secure and transparent as they should be.

For a country where property ownership is both a cultural cornerstone and an economic necessity, Assetrix's mission to bring transparency, accountability, and accessibility to real estate could have far-reaching impacts on wealth creation and economic development across Nigeria.



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A GUIDE TO GETTING STARTED WITH SOLAR

By Charis Raji

For many homeowners, the dream of uninterrupted electricity is slowly becoming a reality because of solar. It was formerly seen as unnecessary and experimental, but over the years, solar energy has evolved into one of the most practical and accessible solutions for powering homes and businesses sustainably.

But getting started can be confusing: How many panels do you need? What type of system should you choose? And how much does it really cost? This guide breaks it all down, helping you make an informed and confident start on your solar journey.

Why Go Solar?

Electricity shortages and rising fuel costs are now part of daily life in many African cities, especially in Nigeria. Beyond solving these immediate challenges, solar offers long-term value:

- Cost Savings:** After the initial setup, sunlight is free and your only expense is maintenance.
- Reliability:** Solar ensures power continuity during blackouts or grid failures.
- Sustainability:** It's renewable, clean, and reduces your carbon footprint.
- Property Value:** Homes with solar systems often have higher market value and faster resale appeal.

Understanding the Basics

Before buying any solar equipment, it's important to know the main components of a solar setup:

- **Solar Panels:** Captures sunlight and converts it into electricity.
- **Inverter:** Converts the direct current (DC) from panels into alternating current (AC) your home appliances can use.
- **Batteries:** Store excess power for nighttime or cloudy days.
- **Battery bank:** This stores excess energy generated by the solar panels so it can be used at night or during cloudy days.

Other accessories like charge controllers, monitoring systems and mounting structures keep your system running safely and efficiently.

Types of Solar Systems

Not all solar systems work the same way, so ensure you choose one based on your location, budget, and energy needs:

- **Off-Grid Systems:** It's fully independent of national electricity supply; ideal for rural areas or unreliable grids.
- **Hybrid Systems:** It combines solar power with the national grid and generator backup; a smart choice for most urban homeowners.
- **Grid-Tied Systems:** Connected directly to the grid; excess power can be exported (where net metering is allowed).

In Nigeria, hybrid solar tends to be the sweet spot, balancing reliability and affordability.

Calculating Your Power Needs

Before installation, assess your daily energy use. A simple audit includes:

- Listing essential appliances (fridge, TV, bulbs, fan, AC, water pump).

Calculating total watts used per day.

Factor in backup hours (e.g., you want power for 10 hours of blackout).

This helps you estimate the panel capacity (measured in watts) and battery storage (measured in amp-hours or kilowatt-hours) your home will need.

Many solar companies offer free site surveys — take advantage of these to avoid under- or over-sizing your system.

Cost and Budgeting

Solar costs vary based on system size, component quality, and battery type. Here's what you should budget for in 2025:

Small Apartment Systems (500W–1kW): A complete 1kW solar system including panels, inverter, batteries, and installation costs between ₦800,000 and ₦1,200,000. For a 500W system, expect to pay slightly less,



typically ₦700,000 - ₦900,000.

Family Home Setup (3kW): A 3kW solar power system with installation ranges from ₦1,641,800 to ₦1,999,000 though some suppliers quote up to ₦2.8 million, depending on battery type and brand quality.

Larger Homes (5kW): A 5kW/6kVA solar power system with installation costs between ₦1,962,450 and ₦2,400,000. However, systems with premium lithium batteries can reach ₦3.5 - ₦4.5 million.

Commercial/Heavy Use (10kW+): A 10kW solar power system with installation ranges from ₦4,313,000 to ₦5,400,000, while larger properties or businesses with very heavy energy use could spend ₦5 million and above. Choosing the Right Installer
Solar success depends on who installs it. Look for:

Accredited installers with proven experience.

Warranty and after-sales support.

Transparent quotations (beware of overly cheap offers because low-quality panels often fail early).

Customer reviews or site references from previous projects.

In Nigeria, companies like Arnergy, Lumos, GVE Projects, and Daystar Power have built strong reputations for reliable installations.

Maintenance and Lifespan

Good news: Solar systems require minimal upkeep.

Clean panels monthly (dust and leaves reduce efficiency).

Check batteries periodically — lithium batteries last longer and require less care than lead-acid ones.

Monitor inverter performance via mobile apps or displays.

Most panels last 20–25 years, while inverters and batteries may need replacement every 5–10 years, depending on quality and use.

Overcoming Common Myths

“Solar doesn't work during the rainy season.”
Not true — panels still generate energy from diffused sunlight.

“It's too expensive.”

Prices have dropped by more than 60% globally in the past decade.

“Maintenance is stressful.”

With modern systems, it's as easy as cleaning and monitoring performance. Getting started with solar doesn't have to be complicated. Start small. Build smart. Choose quality.



deflect sunlight, keeping homes cooler. On top of this, insulating materials for walls, ceilings, and floors are being used more frequently, ensuring homes retain cool air during the day and minimize the reliance on air conditioning. This approach is not only cost-effective but also energy-efficient, reducing carbon footprints and electricity bills.

Moreover, the design of homes is being adjusted to promote natural ventilation. Open-plan designs with high ceilings and strategically placed windows are being adopted, ensuring that airflow within the home is maximized. These design principles reduce the need for mechanical cooling systems, allowing homeowners to embrace natural airflow and reduce their dependence on air conditioners, which can be expensive to maintain.

2. Flooding: Protecting Homes from Water Damage

Flooding has become one of the most pressing challenges in many Nigerian cities,

especially with increasingly unpredictable rainfall patterns. Urbanization, deforestation, and poor drainage systems contribute to flash floods, and homes that were once safe from water damage are now at risk. Flood-prone areas, particularly in cities like Lagos, have seen severe water damage to properties, making flood resilience a top priority for builders and homeowners.

To combat this, elevated foundations are becoming the standard for properties in flood-prone areas. Homes are now being built on stilts or raised platforms, ensuring that even if water levels rise, the living spaces remain untouched. This solution not only prevents water from entering the house but also ensures better ventilation. For instance, many new homes in the Lekki area are designed with elevated foundations to keep them safe during the rainy season.

Additionally, the use of water-resistant materials like concrete and treated wood for the construction of floors and walls helps prevent the absorption of moisture, which

DESIGNING FOR CLIMATE:

How Nigerian Homes Are Adapting to Heat, Floods, and Unpredictable Seasons

By Jasmine Hastrup

As the world grapples with the escalating effects of climate change, Nigeria is not exempt from the rising temperatures, frequent flooding, and unpredictable weather patterns. The country's built environment has seen major shifts, especially in urban areas where development continues to soar, but where climate risks are more pronounced. Homeowners, architects, and developers are now realizing that future-proofing homes is not a luxury, but a necessity. Homes in Nigeria must be designed to adapt to heat, mitigate flooding, and be resilient to shifting seasonal patterns.

1. Rising Temperatures: Managing Heat in the Urban Environment

In Nigeria, temperatures have been steadily

rising, particularly in northern regions and urban centers like Lagos and Abuja .

The discomfort caused by extreme heat, coupled with the increasing demand for energy to cool homes, is forcing architects to rethink home designs. Traditional housing structures, often built with materials that retain heat, are no longer suitable for the climate. To manage heat, many modern homes are incorporating heat-reflective materials, especially in roofing. These materials reduce heat absorption and, in turn, minimize indoor temperatures.

For example, clay tiles, which were traditionally used for roofing, are now being installed with reflective coatings that help



can weaken the structure over time.

Proper drainage systems are also vital to mitigating flooding risks. Many properties now incorporate rainwater harvesting systems, which collect water runoff and store it for later use. In addition, permeable surfaces are increasingly being used in landscaping, allowing water to seep into the ground rather than pooling around the foundation of the house. These systems not only help reduce flooding but also contribute to water conservation.

3. The Unpredictability of Seasons: Designing for Year-Round Comfort

One of the most difficult aspects of climate change in Nigeria is the unpredictability of seasons. Traditionally, homes in Nigeria were built with a clear understanding of the dry and rainy seasons. But with changing weather patterns, these distinctions have become blurred. The transition between the rainy and dry seasons is no longer as

predictable, leaving homeowners to adjust to sudden weather shifts.

To address this, architects are focusing on creating homes that can seamlessly adapt to fluctuating conditions. Multi-purpose spaces are key to this design approach. For example, outdoor living areas are being integrated with retractable roofs or walls, allowing homeowners to enclose these spaces during the rainy season and open them up again once the weather improves. This flexibility ensures that homes can be enjoyed year-round, regardless of the season.

Furthermore, renewable energy sources, such as solar panels, are being increasingly integrated into home designs. This ensures that even during power outages caused by erratic weather or seasonal changes, homeowners can still access energy for essential services like lighting and refrigeration. The use of solar energy not only helps homes remain self-sufficient but also contributes to environmental sustainability.



4. Climate-Responsive Materials: The Key to Sustainable Homes

The use of climate-responsive materials plays a pivotal role in ensuring that Nigerian homes are built to withstand extreme weather conditions. Materials that regulate temperature and resist moisture are becoming increasingly popular in modern designs.

Bamboo, for example, is being used more widely in construction due to its rapid growth and sustainability. It's a perfect material for both flood-prone areas and hot climates because it's strong, lightweight, and resistant to water damage. Similarly, mud bricks, which have been used for centuries in the region, are being reintroduced as a sustainable building material. These bricks have excellent thermal properties, naturally cooling the interior during the hot months and retaining warmth during the cooler, rainy periods.

5. Building with Sustainability in Mind

Sustainability is no longer just a buzzword—it's a critical component of modern home design. As Nigeria faces the

increasing pressures of climate change, the need for sustainable building practices becomes even more urgent. Green roofs, rain gardens, and the use of natural vegetation to reduce the heat island effect are becoming more common in urban areas.

Furthermore, homes that integrate passive solar design principles—where the placement of windows, walls, and roofs maximizes solar energy without the need for external power sources—are gaining traction. These homes are designed to take full advantage of natural light and heat during the day, reducing energy usage and promoting a healthier indoor environment.

The future of home design in Nigeria lies in building homes that are not only functional and aesthetically pleasing but also resilient and adaptable to the changing climate. By focusing on sustainability, innovative design, and climate-responsive materials, Nigeria's real estate sector is setting the stage for a more environmentally conscious approach to housing.



21 MOST INFLUENTIAL WOMEN IN REAL ESTATE IN NIGERIA

By Charis Raji

Nigeria's real estate sector is one of the most dynamic in Africa, powering urban growth, investment opportunities, and wealth creation. Behind its progress are visionary women who have risen to the top of an industry long dominated by men. These women are not just building homes and estates — they are shaping cities, setting new standards of excellence, and opening doors for the next generation. From CEOs steering multi-billion-naira projects, to innovators pioneering new business models, and advocates championing

women's inclusion and affordable housing, their influence extends beyond real estate into leadership, mentorship, and nation-building. They are award-winners, change-makers, and role models who continue to redefine what it means to lead in real estate.

This list highlights 20 of the most influential women making waves in Nigeria's property sector today, showcasing how they are transforming spaces, empowering people, and leaving lasting footprints in the country's built environment.



1. Chioma Esike

Chioma Esike is a distinguished real estate executive and the Managing Director of Herel, a forward-thinking real estate firm redefining how property solutions are

delivered in Nigeria. With a reputation built on precision, professionalism, and market intelligence, she has positioned Herel as a trusted partner for developers, investors, and discerning homebuyers.

Under her leadership, Herel has developed a strong footprint in property advisory, sales, leasing, and strategic market positioning, particularly within Nigeria's mid-to-high-end residential and commercial segments. Chioma's approach blends data-driven decision-making with a deep understanding of client needs, enabling the firm to deliver value beyond transactions.

Known for her ethical standards and commitment to excellence, Chioma Esike champions transparency and long-term thinking in an industry often challenged by trust deficits. She is also a strong advocate for women leadership in real estate, mentoring emerging professionals and

contributing to conversations around sustainable urban development and structured market growth.

Her work continues to influence how modern real estate brands are built in Nigeria and anchored on credibility, innovation, and client confidence.



2. Gbemileke Banjo

Gbemileke is the CEO and founder of Vans & Resà Realty. In 20024, her company won the Emerging Real Estate Company of the Year at the Shortlet Elders Awards. She is a certified realtor from the School of Estate, Maryland. Vans & Resà Realty specializes in the aspects of sales, marketing, and property management across Lagos, South Africa and Dubai. Gbemileke has a background in Asset & Investment Institution that provides solutions to wealth management, which motivated her to start her own real estate firm.

Under the Vans & Resà, they have 4 different ecosystems - VR Nigeria, VR Airbnb, VR International and VR Automobile, all out to meet the needs in the real estate industry.



3. Rei Obaigbo

Rei Obaigbo is a multi-talented real estate marketing consultant and founder & CEO of Oreime Communications, who leverages her creative vision, academic training (BA in English & Literature; MBA), and leadership roles (including PR Officer for FIABCI-Nigeria's Young Professionals, Board Member of Lagos Chamber's Young Business Leaders, and Newsletter/Media lead for IWS Nigeria) to not only promote properties but to shape industry narratives.

She made history as Mrs Nigeria 2021, becoming the first Nigerian to reach the semi-finals of Mrs World 2022, and uses her platforms like The Gathering Africa to champion culture, women's empowerment, and environmental causes, positioning herself as a bridge between image, impact, and investment in Nigeria's real estate sector.



4. Dr. Jayne Onwumere

Dr Jayne serves as the co-founder of Property World Africa Network (PWAN), the first real estate marketing company in the world. She is also the CEO of PWAN Group.

The vision behind PWAN is to make the home ownership vision a dream for everyone. They have established 250 exclusive residential estates in the country.



5. Sadiya Aminu

Sadiya Aminu serves as the Managing Director of Urban Shelter Nigeria. She is known for combining affordable housing approaches with luxury / high-end, and for applying strategy, operational improvements, innovation (e.g. in materials, processes) as well as scaling growth.



6. Olayinka Ogunsilire

Olayinka has been a property development and investment professional for over 25 years. She once served as the Managing Director of Arm Properties Plc. She's currently the CEO of Orange Island Development Company, where she leads the creation of a pioneering waterfront community in Lagos.

Olayinka also serves on the boards of Eko Atlantic City Management Limited, Radisson

Blu Anchorage, Oxbridge College Lagos, and the British International Junior School, and was formerly on the board of Nigeria's Federal Housing Authority.



7. Jamila Mohammed-Faniyi

Jamila has an educational (BSc) degree in Building and is a member of the Nigerian Institute of Building. She currently serves as the Managing Director of Construction Kaiser Limited, a leading Nigerian construction company that's behind notable projects across the country.



8. Stella Okengwu

Stella Okengwu serves as the Managing Director of Win Homes Global Services. Aside from her body of work in the real estate

sector, she is also an advocate for women and her philanthropic endeavours.

She has a background (and degree) in the oil and gas sector, but later made a pivotal turn towards the real estate industry. Win Homes is in the business of providing homes that combine cutting-edge designs, smart technologies, and eco-friendly solutions that bridge the gap between high-end living and accessibility. A number of the projects under Win Homes prioritize energy efficiency and sustainability.



9. Kemi Olomola-Sijuwade

Kemi operates at the intersection of real estate and law. With a licence to work in Nigeria and Canada, Kemi has been able to navigate the complexities of real estate landscapes across diverse cultural and regulatory environments. She is the pioneer behind Greenland Concepts Nigeria Limited.



10. Grace Ofure

Grace is an economist, philanthropist, businesswoman and real estate expert. She is the CEO of Lifecard International Investment Limited. She is the first African woman to launch a real estate technology company at the prestigious Dubai International Financial Centre (DIFC). She has an app, PlatinumInvest, that empowers everyday investors to access global real estate markets without owning physical properties.



11. Bridget Adeyemi

Bridget is the Managing Director behind LekkiAjahIkoyi Property Investment Limited. The inspiration behind LekkiAjahIkoyi is based on those areas being the most bankable area in Nigeria, if not the whole of Africa.



12. Confidence Achodo

Confidence is the CEO of Eden Oasis Realty. She has a background in oil and gas

engineering and has been in the real estate industry to build trust and help people navigate and invest wisely in the market.

She is a multiple award-winning real estate broker, and serves more than 700+ clients across Africa, Europe and Asia. She also runs a podcast - The KK Show; Keys to Keys, where she educates investors, shares winning strategies and opens the door to smarter, safer and real estate investments.



13. Ololade Valentina Abuta

Dr. Ololade Valentina Abuta is the MD/CEO of Gracias Group, a trailblazing real estate entrepreneur whose ventures span luxury and affordable housing, land banking, and estate development.

She is celebrated as one of Nigeria's most impactful CEOs and City People's Outstanding Female Property Player of the Year. She also serves as Publicity Secretary of REDAN Lagos Chapter, empowers young realtors through training platforms like Real Business Network, and uses her voice to push for innovation, transparency, and affordable access in Nigeria's real estate sector.



14. Mojisola Afolayan

Mojisola Afolayan is a certified realtor, property advisor, and founder of Relive Housing.

She is redefining access to homeownership in Nigeria through initiatives like Cornerstone Heights and her advocacy for co-ownership models and credit schemes, while also educating and empowering women with her book Chics Doing Real Estate and public thought leadership, making her a leading voice for affordable housing, financial literacy, and inclusive wealth creation in the real estate sector.



15. Tope Mark-Odigie

Tope Mark-Odigie, popularly known as TMOSpeaks, is the Founder and CEO of Reb360, a trailblazing real estate company in Lagos that leverages land, agricultural ventures, and verified investment opportunities to help everyday Nigerians, including those abroad, build wealth and achieve financial freedom.

While also using her public profile as a media personality and coach to mentor realtors, she empowers clients through programs like REBA and CLUB360, and leads social impact efforts such as IVF funding and food-security innovations



16. Dr Funke Kehinde

Dr. Ambassador Funke Bridget Kehinde is a seasoned real estate visionary and CEO of Brilliant Concepts Realtors, with over 17 years of experience and a solid academic foundation in Business Administration and Entrepreneurship Management. She is the pioneer behind Brilliant Concepts to close Nigeria's housing gap by offering installment-based home and land ownership solutions, while also leading the Real Estate Millionaires (REMS) group, mentoring over 7,000 realtors, and earning multiple awards for her leadership, professionalism, and impact in the real estate sector.



17. Chinwe Ajene-Sagna

Chinwe Ajene-Sagna is the Founder and Managing Partner of Catalyst Realty Solutions, a globally experienced real assets and property management expert. She was the former Head of West Africa for JLL and Business Development Africa lead at Rendeavour and combines over two decades of senior executive experience across multiple markets with academic credentials (Harvard MBA, Dartmouth BA, MRICS) and strategic advisory and board roles, to lead solutions in portfolio rationalization, asset management, and institutional real estate that span Nigeria, Francophone/Anglophone West Africa and beyond.



18. Ichechi Okonkwo

Ichechi Chinarhu Okonkwo is the CEO of Victoria Crest Homes and Deputy Managing Director of Nedcomoaks Ltd. A former banker turned real estate developer with a Bachelor's in Industrial Chemistry, who combines innovation, sustainability, and affordability by delivering premium residential estates like Citadel Views—with solar-powered amenities and flexible payment plans—while also running Laundry King, mentoring women, advocating for transparency, and pushing for more female representation and excellence in Nigeria's real estate industry.



19. Sade Gbadamosi

Sade Balogun, popularly known as Sade Gbadamosi, is the Founder and Chief Executive Officer of Redbrick Homes International Ltd and the visionary behind Amen Estate in Ibeju-Lekki, Lagos, where she has carved a reputation as one of the foremost female developers shaping Nigeria's luxury housing market.

Through her leadership, Amen Estate has become synonymous with high-quality gated living and meticulous community planning, selling out its initial phase and expanding

into new phases that continue to attract both local and diaspora investors, while she oversees the financial, operational, and strategic growth of the brand.

She has consistently maintained her role as CEO and controlling shareholder, and is celebrated for her resilience, business acumen, and ability to sustain Amen Estate as a trusted name in Nigeria's fast-growing real estate corridor.



20. Ruth Obih-Obuah

Ruth Obih-Obuah is the Founder & CEO of 3INVEST, a real estate advisory and investment firm with over 17 years of experience.

Since founding the company in 2007, she has built and scaled platforms like Real Estate On Air, Real Estate Unite, and the Real Estate Investor Network, launched Africa's first timeshare coworking space (Lagos Cowork), leveraged her legal and real estate credentials (Bar qualification, Harvard, MIT etc.), and is leading a sustainability-driven transformation in how Nigerians invest, live, and work in property.

Influence in real estate is often measured in square meters, sales volumes, or glossy projects—but the women on this list remind us it's also about vision, grit, and the power to open doors for others. They have turned land into legacies, deals into movements, and boardrooms into spaces where women's voices set the tone. Their stories are not the end of a chapter, but the beginning of a new era where Nigerian real estate is as diverse and ambitious as the women shaping it.



21. Imelda Usoro-Olaoye

Imelda Usoro-Olaoye is a visionary brand and marketing strategist, and the driving force behind Thinkmintng, a creative strategy firm at the intersection of branding, storytelling, and business growth. With a sharp understanding of consumer psychology and market dynamics, Imelda has helped brands, particularly in real estate, lifestyle, and emerging enterprises achieve clarity, relevance, and measurable impact.

Through Thinkmintng, she has built a reputation for strategic brand positioning, go-to-market planning, and narrative-led marketing, enabling businesses to stand out in crowded and highly competitive markets. Her work emphasizes intentional branding, where aesthetics, messaging, and commercial goals align seamlessly.

Imelda is widely respected for her ability to translate complex business ideas into compelling brand stories that resonate with target audiences and investors alike. Beyond client work, she is a thought leader on brand equity, women-led enterprises, and the role of strategy in long-term business sustainability.

Her influence continues to shape how Nigerian brands communicate value, build trust, and scale with purpose.



FROM MOWE GOLF TOWN TO A NATIONAL MANDATE:

How the Women of Legal City Homes Are Rewriting the Real Estate Code

In Nigeria, real estate conversations usually start the same way: Who owns the land? Which family has held the title for decades? Which "big name" is bankrolling the project?

We have grown accustomed to developments backed by legacy, long-standing influence, and patriarchal structures that have existed for generations. Very rarely do we pause to ask who reimagined the model, who shaped the vision from scratch, or who carried the weight of execution with zero reliance on "how it's always been done."

Enter Legal City Homes & Properties.

This is not a story about inheriting power; it is a story about building it. It is the story of three women who entered a deeply traditional industry relying not on the past, but on expertise, strategic partnership, and a radical insistence on doing things the right way.

With the launch of Mowe Golf Town, their inaugural product into the Nigerian and African market, they didn't just participate in the real estate sector; they put the industry on notice.

in sales and earning industry-wide credibility in a sector often plagued by stalled projects and

broken promises. But the speed of their success is secondary to the quality of their leadership.

The visionaries behind Legal City Homes & Properties are Barr. Labake Adetunmbi (Chief Vision and Strategy Officer), Abimbola Akinkugbe (Chief Developer), and Barr. Adaku Chibuike-Ochiuwa (Chief Legal Officer). This formidable professional foundation shaped the DNA of the company. In an industry where ambiguity is often normalized and documentation is frequently an afterthought, Legal City Homes & Properties chose clarity. From land acquisition to design and construction consultancy, to investor protection, Mowe Golf Town was built with structure, foresight, and unshakeable accountability.

A Year of Sweeping Accolades

Their approach has not gone unnoticed. The industry has responded with resounding validation.

Mowe Golf Town secured the prestigious "Green Sustainable Housing Project" award at the 2025 Africa Housing Awards. But perhaps even more telling was their recognition at home. The team was honoured with the Sustainability Development of the Year at the BRG Excellence Awards 2025, a testament to their alignment with the highest standards of brokerage and development.

For BRG, a company defined by professionalism and innovation, the women of Mowe Golf Town do not just represent a successful partnership; they embody the evolution of the industry we believe in.

Redefining Luxury: The "Art of Living" These awards were no accident. Sustainability was embedded from day one through a guiding philosophy the team calls "The Art of Living."

This approach reimagines luxury not as excess, but as balance, between development and environment, profit and responsibility. Eco-conscious construction and responsible land use were not optional additions; they were foundational choices. In a country facing rapid urban expansion, Legal City Homes & Properties

has proven that sustainable development is not a trend; it is the only credible future.

The Power of the Collective

Perhaps the most disruptive element of this story is how they lead. Today, Mowe Golf Town operates with a 90% women-led leadership structure across Strategy, Legal, Architecture, and Marketing.

In a sector that rewards individual dominance and ego, Barr. Adetunmbi, Mrs. Akinkugbe, and Barr. Chibuike-Ochiuwa chose shared ownership. Strategy does not move without Development; Legal is never an afterthought. Their collaboration challenges the long-held notion that women must compete for relevance in male-dominated spaces. Instead, they have proven that when women build together, systems become stronger, and outcomes become sustainable.

Modeling a New Culture

Mowe Golf Town was the proof of concept, but the vision was always larger. From inception, the team introduced principles, ideas, innovations, and mindsets designed to solve problems around places and people for a nation.

Moving forward, they intend building on that foundation to embody a new culture to emerge from their thinking. As they look toward 2026, the goal is not just expansion, but transformation. They are bringing a new way of doing things: fixing problems for the average investor and modelling a way of operation that elevates the standard for the entire industry.

A New Blueprint

Legal City Homes & Properties is more than a developer. They are building a new blueprint.

It shows that professionals can be visionary developers. It shows that women-led teams can scale rapidly without compromising ethics. And it proves to the "old guard" that the era of doing things "the way we've always done it" is over. They did not wait for permission. They built...intentionally, collaboratively, and sustainably. They are not just redefining real estate. They are redeeming it.

HABITAT BRAINSPACE

THE INVESTOR'S LOGIC CHALLENGE

Theme: Lagos Real Estate Investment Thinking Urban Knowledge

Puzzle Title:

WHO IS BUILDING WHERE IN LAGOS?

Five real estate developers are each building **one residential project** in a different Lagos neighbourhood. Each project has a **different property type** and **investment focus**. Using the clues below, determine **who is building what and where**.

Developers

1. Atlantic Crest
2. UrbanHive
3. PrimeStone
4. BlueAxis
5. **CivicNest Developments**

Neighbourhoods

- Ikoyi
- Lekki Phase 1
- Victoria Island
- Yaba
- Epe

Property Types

- Luxury Apartments
- Serviced Apartments
- Townhouses
- Student Housing
- Mixed-Use Development

Investment Focus

- Capital Appreciation
- Short-Let Income
- Long-Term Rentals
- Affordable Housing
- Lifestyle Living

CLUES

1. The project in **Yaba** is focused on **student housing**, but it is **not** being developed by UrbanHive.
2. **Atlantic Crest** is building in **Ikoyi**, but their project is **not** a mixed-use development.
3. The **short-let income** project is in **Victoria Island** and consists of **serviced apartments**.
4. **PrimeStone** is focused on **long-term rentals** but is **not** building in Lekki Phase 1.
5. The **mixed-use development** is in **Lekki Phase 1**.
6. **BlueAxis** is developing **townhouses**, but not in Ikoyi or Victoria Island.
7. The project in **Epe** is focused on **affordable housing**.
8. **CivicNest Developments** is not building luxury apartments and is not located in Ikoyi

HABITAT

Magazine

*Neighborhood
Spotlight*



THE IKOYI STREETS EVERYONE OVERLOOKS AND INVESTORS ARE STARTING TO NOTICE

By Charis Raji



While capital and attention are sometimes fixated on Banana Island, Bourdillon, and a handful of celebrated Ikoyi addresses, there are a number of overlooked streets and addresses. These streets offer the same Ikoyi infrastructure, similar security, and proximity to identical amenities but at substantially lower prices than their famous neighbours. For investors who understand the dynamics, they represent the last significant arbitrage opportunity in the Lagos luxury real estate.

This isn't about speculating on marginal neighbourhoods hoping for gentrification. These are established Ikoyi streets with solid fundamentals, proper road access, functional drainage, security infrastructure that simply lack the brand recognition of Banana Island or the political associations of Bourdillon. They're the streets you drive through en route to somewhere famous, never quite noticing them. That's changing.

The Famous Streets

To grasp what makes certain streets overlooked, you need to understand why others became famous. Specific historical, social, and economic factors elevated particular addresses into Nigeria's prestigious real estate pantheon.

Banana Island set the standard. Developed on reclaimed land in the early 2000s, it was Nigeria's first master-planned ultra-luxury enclave. Accessible only via a controlled causeway, the Island incorporated international residential standards rare in Nigeria: underground utilities, consistent architectural guidelines, landscaped boulevards, and perimeter security. Within a few years, it became Nigeria's most expensive address and cultural shorthand for extreme wealth.

What made Banana Island famous wasn't just properties but resident profiles. Stories about which billionaires owned which houses, which celebrities threw parties there, which politicians maintained compounds, the address became self-reinforcing. Everyone wanted to live where everyone else wanted to live.

Bourdillon Road carries different prestige, political power rather than pure wealth. This street has housed multiple presidents, governors, senators, and party kingmakers over the decades. In recent times, Bourdillon Road has become more popular because of President Bola Tinubu's tenure and presence in the city. His residence has become synonymous with political influence. Alexander Road gained fame through diplomatic concentration. As Lagos served as Nigeria's capital until the early 1990s, many diplomatic missions established in Ikoyi never relocated. Alexander Road and surrounding streets host the British Deputy High Commission, American Consulate, French Cultural Centre, and various diplomatic facilities. This diplomatic density created security externalities, heavy police presence, well-maintained infrastructure, international standards making the area

attractive to expatriates and internationally-oriented Nigerians.

Awolowo Road represents commercial prestige. As Ikoyi's main commercial spine, Awolowo hosts bank headquarters, corporate offices, upscale retail, restaurants, and professional services. Commercial vitality creates foot traffic, visibility, and rental demand that residential streets lack. Kingsway Road carved out a niche as Ikoyi's medical and professional services corridor. Multiple hospitals, clinics, diagnostic centers, and professional practices cluster here. The concentration of services created specific address value, being "on Kingsway" signals professional legitimacy.

What Made These Famous

Several common factors have elevated these streets:

- 1. Historical First-Mover Advantage:** All were among Ikoyi's earliest developed areas. Being first meant capturing the initial wave of elite residents, establishing patterns that subsequent generations replicated.
- 2. Anchor Institutions:** Each hosts at least one major institution, Banana Island's controlled entrance, Bourdillon's political residences, Alexander's diplomatic missions, Awolowo's corporate headquarters, and Kingsway's hospitals. These anchors create perpetual activity and visibility.
- 3. Media Amplification:** Nigerian media coverage of wealth, power, and celebrity focuses on these addresses. Business deals happen at a Banana Island residence. Political negotiations occur at Bourdillon. Constant media referencing reinforces name recognition and status.
- 4. Network Effects:** As streets became established elite addresses, they attracted more elite residents, further reinforcing status. Social and business networking opportunities from living among industry leaders, political figures, and wealthy entrepreneurs add intangible value.
- 5. Self-Fulfilling Price Dynamics:** Once streets achieved premium pricing, high entry costs became exclusionary and thus status-reinforcing. Only the wealthy could afford

Banana Island or Bourdillon, keeping them exclusive, maintaining prestige, and justifying premium prices. Understanding these dynamics is crucial: prestige is partly fundamental (good infrastructure, convenient location) and partly constructed (media coverage, historical associations, social signalling). Overlooked streets possess many fundamental qualities, they simply lack constructed prestige elements. For investors, that's the opportunity.

The Overlooked Streets: Hidden Value in Plain Sight

These are Ikoyi addresses offering similar infrastructure, comparable security, and equivalent amenity proximity as famous neighbours but at prices that actually generate investment returns rather than serving purely as wealth storage.

1. Thompson Avenue

Thompson Avenue runs parallel to Bourdillon, just two streets over. Infrastructure is identical—same road quality, same drainage, same security. Location is marginally better in some aspects: Thompson is actually closer to Falomo Shopping Complex and Third Mainland Bridge than parts of Bourdillon. Yet properties trade at substantial discounts to comparable Bourdillon addresses.

What's changing? Developer interest, primarily. Several boutique hotel projects have broken ground, recognizing Thompson's proximity to Victoria Island business districts while offering quieter environments than Awolowo's commercial bustle. Serviced apartments targeting business travelers and expatriates represent a use case that works precisely because Thompson hasn't yet commanded premium pricing.

Renovation activity is surging. Older properties are being gutted and rebuilt to contemporary standards. The economics make sense: acquire at legacy prices, invest in renovations, and you have modern Ikoyi property for significantly less than buying

comparable renovated properties on Bourdillon.

The rental market is strong. Thompson properties generate attractive annual returns, delivering yields that substantially exceed Bourdillon's returns. The tenant profile is nearly identical: corporate executives, returning diaspora professionals, expatriate families—people who want Ikoyi addresses without paying purely for status. For investors: Thompson represents an optimal risk-return balance among overlooked Ikoyi streets. It's close enough to famous addresses to benefit from association, fundamentals are solid, and development momentum suggests near-term appreciation. The window is closing as prices move upward annually.

2. Lugard Avenue

If Thompson is about location arbitrage, Lugard is about land arbitrage. This tree-lined street offers some of Ikoyi's largest undivided parcels—plots that haven't been subdivided into smaller parcels now standard elsewhere. For developers or wealthy individuals seeking custom compounds, Lugard presents opportunities that barely exist anymore on famous streets.

The avenue maintains remarkably low density. Large plots mean spacing between properties, mature trees provide shade and character, and the atmosphere is more suburban than typical Ikoyi. For certain buyer profiles—families with young children, expatriates from low-density countries, wealthy individuals seeking privacy—Lugard's spaciousness is a feature.

Prices reflect undiscovered status: land trades at meaningful discounts to comparable central Ikoyi plots. Several luxury apartment projects have broken ground, recognizing that land cost advantages allow competitive unit pricing while generating attractive developer returns.

The rental market skews toward expatriate tenants and corporate lettings—Shell,



ExxonMobil, and other international companies house senior staff here. Strong annual rents deliver solid yields for owners. Steady appreciation adds to total returns.

For investors: Lugard works for patient capital seeking larger parcels for development or buyers who genuinely value space and serenity. It's less liquid than Thompson—the buyer pool for large land parcels is limited—but for those who can afford entry and holding periods, the appreciation runway looks substantial.

3. Osborne Road (Foreshore Extension)

Technically part of Ikoyi but located on Foreshore Extension toward Victoria Island, it's not quite accepted as "proper Ikoyi" by status-conscious buyers. That perception gap creates opportunity.

Fundamentals are strong. Osborne offers lagoon views and waterfront access unavailable on interior Ikoyi streets. Infrastructure is modern—Foreshore Extension was developed with contemporary planning standards. Security is good, supported by estate-level arrangements and proximity to well-patrolled Ikoyi proper. Access to Victoria Island is quick via Falomo



Bridge.

Yet properties trade at significant discounts to central Ikoyi. The gap reflects pure perception—Osborne is seen as peripheral despite meeting most objective criteria for inclusion.

This perception is changing, particularly among younger, less traditional buyers. Professionals who've lived in waterfront cities abroad appreciate Osborne's lagoon access and views—features most "proper" Ikoyi entirely lacks. The area has attracted lifestyle businesses: gyms, restaurants, boutiques—creating more vibrant street scenes.

The rental market is particularly strong. Osborne generates high yields, supported by robust expatriate demand. International assignees often prefer Osborne precisely because it feels less insular—more cosmopolitan, better views, more walkable amenities.

For investors: Osborne offers the highest yields among Tier 1 streets and substantial appreciation potential as perception catches up with fundamentals. It works especially well for investors comfortable taking some



reputational risk—Osborne may never achieve Bourdillon cachet, but solid yields plus steady appreciation deliver better total returns than pure prestige plays.

3. MacPherson Avenue:

MacPherson Avenue exemplifies the principle that boring often beats exciting. This street generates no headlines, hosts no celebrity residents, and maintains no particular distinction—except remarkably consistent appreciation with minimal volatility. The street's character is decidedly middle Ikoyi: a mix of residential and small commercial, older properties alongside newer builds, family homes next to professional offices. This diversity helps—commercial uses generate income streams while residential uses ensure evening and weekend activity.

Infrastructure is solid if unspectacular: paved and maintained roads, adequate drainage, functional security. Property prices make McPherson genuinely accessible to upper-middle-class buyers priced out of famous streets. This accessibility broadens the buyer pool significantly—doctors, lawyers, and senior corporate staff can afford McPherson. Broader pools mean better liquidity and more stable pricing. The rental market skews toward professional class tenants, delivering steady yields that exceed famous streets. Vacancy rates are low because pricing hits the sweet spot for corporate lettings and expatriate assignments.

For investors: MacPherson works for retirement accounts, pension funds, conservative family offices—capital needing solid returns without drama. If your thesis is "buy quality Ikoyi real estate, hold long-term, and capture steady appreciation plus rental income," then MacPherson delivers.

4. Glover Road

Glover Road tells a different story—transformation potential rather than steady appreciation. This street, among Ikoyi's oldest, is lined with properties built decades ago that are now past useful life. Many sit partially occupied or vacant, awaiting owners' decisions on redevelopment. Infrastructure remains good—Glover's age means it benefited from British colonial planning standards that aged well. Roads are wide, plots spacious, and the location is central. What aged poorly are structures themselves: dated designs, inefficient layouts, maintenance backlogs exceeding repair economics. This creates opportunity. Older properties can be acquired based largely on land

value, as structures contribute little. Demolish, rebuild to contemporary standards, and you have a modern Ikoyi property for substantially less than buying equivalent renovated properties on prestige streets.

Several case studies prove the model: properties purchased, demolished, and rebuilt as contemporary homes deliver created value through redevelopment. High annual rental income provides solid yields on a cost basis. For investors: Glover requires active involvement—you're not buying a finished product, you're buying inputs and adding value through development. That means longer timelines, development risk, and a need for local execution partners. But returns are compensated through substantial gains on successful redevelopments plus ongoing rental yields. This is for sophisticated investors, not passive holders.

5. Turnbull Road

Thousands of vehicles use it daily as a connector between Awolowo Road and interior Ikoyi streets, but few think of it as a destination. That functional role has kept prices suppressed relative to traffic volume and commercial potential.

The street's character reflects its connector function: a mix of residential, small retail, professional offices, and service businesses. Properties benefit from high visibility without suffering the congestion plaguing main thoroughfares like Awolowo.

Recent commercial interest has picked up. Several mixed-use projects have launched or are in planning, recognizing Turnbull's traffic volumes and central positioning. For ground-floor retail with residential above, Turnbull offers exposure at lower entry costs than Awolowo while serving similar customer bases.

For investors: Turnbull is a contrarian play betting on eventual recognition of its commercial potential. It works for investors comfortable with less prestigious addresses if the numbers make sense. Mixed-use properties can deliver strong combined

returns from commercial and residential rents.

What Makes These Streets Compelling Now

Several factors converge to make overlooked streets increasingly attractive:

1. Market Dynamics: Price gaps create arbitrage opportunities. Core Ikoyi has become unaffordable even for wealthy buyers. Smart capital is rotating into value plays with strong fundamentals. International investors seek entry points into Lagos luxury real estate.

2. Infrastructure Improvements: Road rehabilitation projects, improved drainage and utilities, enhanced security measures, and better street lighting are making overlooked streets more attractive.

3. Demographic Shifts: Young professionals and tech entrepreneurs as new buyers show less concern about legacy addresses.

Preferences shift toward modern builds over historical properties. Remote work enables a more residential focus over pure prestige.

4. Developer Activity: Building permits cluster on certain streets, signalling professional confidence. International real estate firms are quietly acquiring land. Luxury apartment and mixed-use developments are coming online.

The narrowing window for value plays in Ikoyi creates urgency for serious investors. Information asymmetry still exists but won't last as more capital discovers these opportunities. The investment thesis is straightforward: buy quality Ikoyi real estate on overlooked streets with solid fundamentals, capture the valuation gap as market recognition improves, and benefit from strong rental yields during the holding period.

Ikoyi's famous streets may offer prestige but limited returns. Overlooked streets offer returns with growing prestige. Choose based on your investment objectives—status or performance. The smart money is increasingly choosing performance.

HABITAT

Magazine

Global Lens

How DIFC is Making Dubai Real Estate Accessible to Nigerian Investors

By Charis Raji

If you've been following Dubai's real estate conversations in Nigerian investment circles, you've probably heard DIFC thrown around. But what exactly is it, and why does it matter for Nigerians looking to buy property in Dubai?

The Dubai International Financial Centre isn't just another business district in Dubai—it's essentially a city within a city, operating under its own legal and regulatory framework. Established in 2004, the DIFC functions as an independent financial free zone with its own courts, laws based on English common law, and a regulatory authority (the DFSA) that mirrors standards you'd find in London or New York.

Think of it as Dubai's answer to Wall Street or the City of London, but with a specific focus on connecting East and West, and increasingly, the Global South. Over 5,000 companies operate within the DIFC, including major banks, asset managers, insurance companies, and wealth advisors. For context, if you're working with a serious financial institution in Dubai, there's a good chance they're either based in or connected to the DIFC.

What makes it particularly relevant for property investors is that many of the financial services you need to actually execute a Dubai real estate purchase, be it currency exchange, financing, legal structuring or wealth management, are concentrated here under one regulatory umbrella.

The Strategic Bridge Between African Capital and Dubai Property

Dubai has been intentionally positioning

itself as the financial gateway between Africa and the rest of the world, and the DIFC happens to be the engine room of that strategy. This isn't accidental; there's a clear recognition that Africa's rising wealth class needs secure, growth-oriented places to park capital, and Dubai's real estate market fits that need perfectly.

For Nigerian investors specifically, the appeal of Dubai property is straightforward: it's a stable, dollarized market with strong rental yields (typically 5-8% annually), established legal protections for foreign owners, and the potential for capital appreciation. You also get the option of investor visas, which many Nigerians value for travel flexibility and potential relocation.

But here's where the DIFC becomes crucial—it's not enough for Dubai to be an attractive market. Nigerians need practical infrastructure to move money, structure deals, and manage investments from thousands of miles away. The DIFC provides that infrastructure.

DIFC-licensed institutions have been actively courting African investors through roadshows in Lagos, partnerships with local banks, and tailored financial products. Several wealth management firms in the DIFC now have dedicated Africa desks staffed by people who understand the specific concerns of Nigerian investors—naira volatility, repatriation concerns, tax implications back home.

This is different from just showing up in Dubai and trying to figure it out yourself. The DIFC ecosystem gives you entry points through regulated, credible institutions that



can guide the entire process.

Breaking Down the Barriers

Let's be honest about what traditionally stops Nigerian investors from buying Dubai property:

a. The currency problem, which is a major one. Moving naira out requires navigating CBN restrictions, and even when you can move money, the exchange rate volatility means you're never quite sure what you're actually paying. DIFC-regulated entities offer multi-currency accounts and FX services that help smooth this out. Some institutions even allow Nigerians to hold funds in dollars or dirhams within the DIFC framework, essentially giving you a holding position while you identify properties.

b. Trust and information gaps. When you're investing from Nigeria in a market you don't physically see regularly, how do you know

you're not being taken for a ride? DIFC regulation provides a layer of accountability. If you're working with a DIFC-licensed advisor or financier, they're answerable to the DFSA. That's different from dealing with an unregulated broker who might disappear when issues arise.

c. Financing access has historically been limited for foreign buyers. Most Nigerian investors had to bring 100% cash, which is a high bar even for high-net-worth individuals. Now, several DIFC-based banks offer mortgages to Nigerian buyers—typically requiring 25-40% down payment—which dramatically changes the math on what's accessible. There are also Sharia-compliant financing options for those who prefer them.

d. The complexity factor can't be ignored. Buying property abroad involves unfamiliar legal processes, property management logistics, and ongoing compliance

requirements. DIFC-based service providers bundle these services—legal, financial, property management—in ways that make the process manageable for someone who's not moving to Dubai but wants to invest there.

What Access Actually Looks Like

So what does access mean in practical terms? For someone here considering Dubai property, the DIFC ecosystem means you can work with a DIFC-licensed wealth advisor who helps you structure the investment properly, connect with DIFC-regulated banks for financing if needed, use DIFC-based legal firms that understand both UAE property law and your concerns as a Nigerian investor, and leverage property management companies (many DIFC-connected) that handle everything from tenant placement to maintenance.

Some DIFC-based asset managers have created pooled funds specifically for real estate, which means you don't even need to buy a whole property yourself. You can invest in a professionally managed portfolio of Dubai properties with entry points starting around \$50,000-\$100,000. This is particularly attractive for Nigerians who want exposure to Dubai real estate without the hassle of direct ownership.

The digital infrastructure matters too. DIFC institutions have invested heavily in remote onboarding—you can open accounts, complete KYC, and even review and sign property documents without travelling to Dubai.

Virtual property tours, digital payment rails, and blockchain-based title registrations (Dubai is ahead of most markets here) make the process surprisingly seamless.

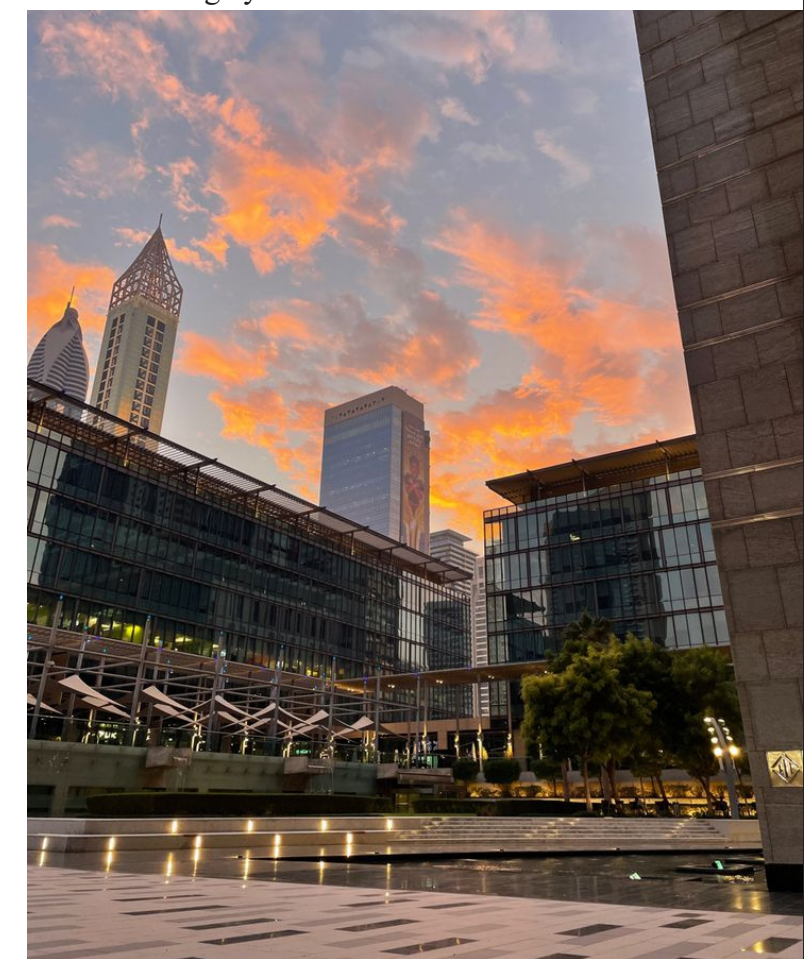
There's also the community effect. The growing Nigerian professional class in Dubai, many working in or around DIFC companies, creates an informal network of trusted referrals.

This matters more than you might think—when someone you know personally has successfully bought property through a particular channel, it reduces the perceived risk dramatically.

What's happening with DIFC and Nigerian investors is part of a larger story about African capital finding new homes. As currency instability, policy uncertainty, and security concerns persist across various African markets, outward investment is accelerating. Dubai is capturing a meaningful share of that flow, and the DIFC is the mechanism making it happen smoothly.

For Nigerian investors, this isn't just about buying apartments in Dubai Marina or villas in Arabian Ranches. It's about portfolio diversification, wealth preservation in hard currency, and creating optionality for the next generation. The DIFC's role is to make those goals achievable without requiring you to become an expert in UAE property law or risk navigating an unfamiliar system alone.

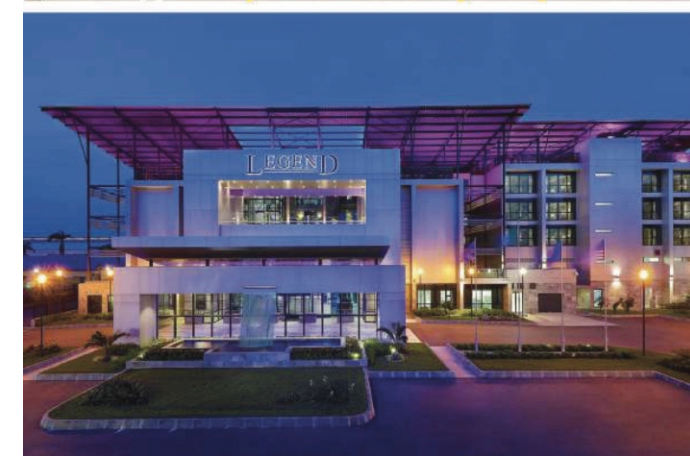
The infrastructure is there now in ways it simply wasn't five or ten years ago. Whether that's the right move for your specific situation is another question, but the access barrier has largely been removed.



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Trish O Couture stands as a testament to the power of vision, craftsmanship, and enduring elegance within Nigeria's luxury fashion landscape. Founded in 2007 by Lady Dr. Patricia Onumonu, the brand has evolved from a bespoke couture atelier into a fully fledged luxury fashion and lifestyle house, celebrated for its refined aesthetic and unwavering attention to detail.

Rooted in African heritage yet unmistakably global in appeal, Trish O Couture is known for creating sophisticated silhouettes that celebrate femininity, confidence, and timeless style. From intricately tailored couture gowns to elegant ready-to-wear

pieces, the brand's creations are marked by rich fabrics, fine embellishments, and a commitment to excellence that has earned it a loyal, high-profile clientele. Over nearly two decades, Trish O Couture has consistently positioned itself at the intersection of fashion,

Over nearly two decades, Trish O Couture has consistently positioned itself at the intersection of fashion, luxury, and culture, dressing women of influence across business, society, and entertainment. The brand's recent expansion into luxury jewellery further reinforces its evolution into a holistic lifestyle brand, offering clients a complete expression of elegance beyond fashion alone.

Today, headquartered in Lagos, Trish O Couture is widely regarded as one of Nigeria's most respected luxury brands, an enduring symbol of grace, craftsmanship, and African excellence on the global stage.

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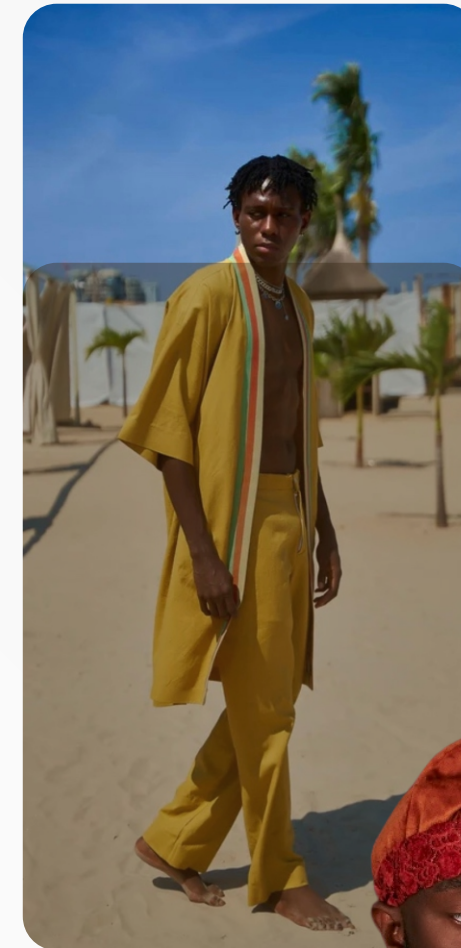


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THE NAHMAD BROTHERS:

A LOOK AT THE MOST EXPENSIVE PRIVATELY OWNED
ART COLLECTION IN THE WORLD.

By Tomisin Juliet

All over the world, luxury art collections are an evergreen trend. More and more wealthy people are investing in artworks and building collections that are literally priceless. For some, the motive is to make a grand profit from a timely auction, and for others, it is a passionate fervour for collecting rare masterpieces. Amongst the many art collectors around the world, the Nahmad brothers own the most expensive privately owned art collection.

Ezra and David Nahmad are art collectors, primarily known for their extensive collection of modern and contemporary art. The Nahmad family, originally from Lebanon, has been involved in the art world for several decades and is considered one of the most influential families in art dealership. As teenagers in the 1960s, the brothers began to deal in art, trading on the Italian stock market during their free time after school. At a Juan Gris exhibition in Rome, Ezra and David bought two works – the only pieces sold. Kahnweiler befriended them, selling them works by Pablo Picasso, Georges Braque, and Gris.

By 2013, the brothers had earned a reputation as influential “mega-dealers,” handling masterpieces by celebrated artists. According to Forbes, the Nahmad brothers are said to have “sold more art than anyone alive,” with most of their transactions taking place through major auction houses.

Over several decades, the Nahmad family

has assembled an extraordinary art collection featuring works by Pablo Picasso, Vincent van Gogh, Claude Monet, and many other iconic artists. Their holdings are widely regarded as some of the most important private art collections in the world, distinguished by what is considered one of the largest accumulations of Picasso artworks in existence.

In 2007, Forbes estimated the total value of Ezra and David Nahmad's collection at between \$7 and \$8 billion, with ownership divided evenly between the two brothers. Their approach to art dealing is not only for high-profile sales but also for long-term acquisition and retention.

Unlike many dealers who resell quickly, the Nahmad family maintains a vast private art warehouse near Geneva Airport. Located in a duty-free facility spanning approximately 15,000 square feet, the storage space contains an estimated 4,500 to 5,000 artworks. These include major works by Monet, Renoir, and Matisse, collectively valued at roughly \$3 to \$4 billion. Among them are about 300 Picasso pieces alone, worth close to \$1 billion, making the Nahmad brothers the largest private collectors of Picasso paintings outside the artist's own family. This facility is considered the largest private art warehouse in the world. The brothers are also known for lending significant works from their collection to major museums around the world. The bulk of the family's fortune has



been amassed though reselling historic pieces sometimes for more than ten times the purchase price after holding them for several years. An example is a Picasso oil painting from 1955, originally purchased by David Nahmad in 1995 for \$2.6 million and sold for an astonishing \$30.8 million. These transactions exemplify the Nahmads' strategic blend of patience,

market insight, and scale that has cemented their status as titans of the global art world.

While the art industry in Africa is yet to rival the west, talented artists are emerging and creating an industry that has the potential to be highly sought after in no distant time. As this industry buds, collectors like the Nahmad brothers are essential in giving art the reverence it deserves.

TOYOSI ETIM-EFFIONG

THE GENIUS BEHIND THAT GOOD MEDIA

By Tomisin Juliet

Long before the spotlight learned her name, Toyosi Etim-Effiong was already building one of Nigeria's most dynamic media voices, shaping conversations, platforms and careers with quiet excellence and bold precision. She is a founder, strategist, and a media force whose influence stretches beyond red carpets and headlines into the very heart of the African media.

Toyosi is renowned for her work in bridging the gap between Nollywood and the rest of the world. She holds a BSc in Economics from Bowen University, an MSc in Economic Development and Policy Analysis from the University of Nottingham, as well as Diplomas in Broadcast Journalism and Producing from the New York film academy.

In 2016, Toyosi founded That Good Media, an agency that provides full spectrum expert guidance in the media and entertainment world. The agency offers solutions in talent engagement, personal branding, public relations and crisis management as well as events and project management. With a vision to revolutionize the media landscape, Toyosi Etim-Effiong and her team of experts are redefining excellence and taking unprecedented strides in the Nigerian media and entertainment space.

Toyosi Etim-Effiong's impressive resume includes an appointment to the board of the Green Girl Company, working as a mentor at FCMB's She Ventures, and a current position on the board of Mwankom, the parent company of

Rolling Stone Africa. Furthermore, the last few years have seen her partner with the Essence Film Festival, leading to a much-needed showcase of Nigerian movies abroad.

Through her work in the media space, Toyosi Etim-Effiong is building a bridge between the African entertainment space and the rest of the world. She is creating global opportunities and setting a global stage for Nigerians to thrive upon and is doing it excellently well. She is excelling greatly in her niche and is giving rice to new talents across the nation.

Being married to a Nollywood actor herself, Toyosi is deeply knowledgeable on the intricacies and inner workings of the industry and is using this knowledge to make a difference. The Herd, the directorial debut of Daniel Etim-Effiong, Toyosi's husband of several years has topped various charts, making it one of the most famous Nollywood movies of the year 2025 and as always, Toyosi's support for her husband's craft has been more than visible. With her behind the scenes work, and bold appraisal of her husband's work on social media, Toyosi asserts herself as a confident woman, thriving in her own space and supporting her husband's career fiercely. She is a mother of two kids, and an all-round inspiring woman.

We look forward to the greater exploits that will be wrought by the dynamic duo, Daniel and Toyosi Etim-Effiong, and if the herd is any indication, the Nigerian media space is about to be blown away.





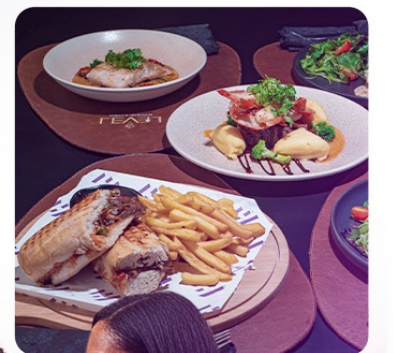
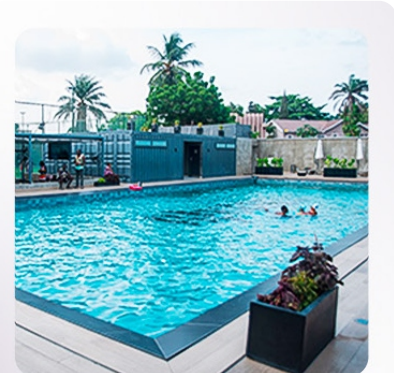
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