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Capital Meets Construction

Why The Cutstruct-Woodhall
Capital Deal Matters For
Nigerian Real Estate

LAGOS AT SCALE :

*Can Africa's Megacity Reinvent
Its Own Future?*

**TOP 10 FEMALE REAL
ESTATE AGENTS IN
NIGERIA**



SHE'S MADE OF MORE

DORIS OGAH

The 45th Miss Nigeria | Lawyer | Entrepreneur

ARCHITECTURE | REAL ESTATE | LIFESTYLE

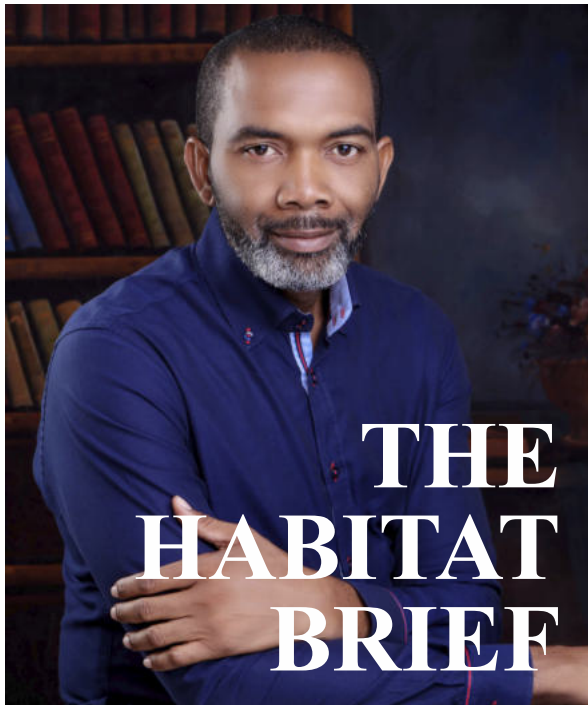
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John Oamen of Cutstruct recently announced a strategic partnership between **Cutstruct and Woodhall Capital**, a collaboration that signals a new era where **technology, finance, and construction begin to operate as one integrated system.**

At Habitat Magazine, we consider this one of the **most consequential deals in Nigeria's property sector this year**, with the potential to reshape how developments are financed, built, and delivered. In this issue, we break down why this partnership matters and what it could mean for the future of real estate in Nigeria.

Beyond these highlights, this edition is packed with **thought-provoking insights, industry analysis, and engaging features** designed for readers who are passionate about real estate, development, investment, and innovation.

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Thank you for being part of our growing community of readers and industry leaders.

At Habitat Magazine, we tell the stories shaping the future of the built environment.

Enjoy the read.

PETER ALEOGENA
Founder & Editor-in-Chief
Habitat Magazine

Progress is rarely accidental. It is built by people bold enough to lead, innovate, and create opportunity where none existed before.

Welcome to the **13th edition of Habitat Magazine.**

March is a special month around the world as we celebrate **International Women's Day**, and this year's theme, *"Give to Gain,"* reflects the powerful truth that societies grow stronger when women are empowered to lead, contribute, and shape the future. In recognition of this spirit, we are proud to feature **the 45th and reigning Miss Nigeria, Doris Ogah**, on our cover. She represents a new generation of women defined not just by beauty, but by purpose, leadership, and impact.

In this edition, we also celebrate excellence within the real estate industry by spotlighting **some of the top female real estate agents and brokers in Nigeria**, women who are breaking barriers, closing landmark deals, and redefining leadership in one of the country's most dynamic sectors. This month also marks a significant moment for Nigeria's real estate ecosystem.

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She's MADE OF MORE

DORIS OGAH AND THE RISE OF A MISS NIGERIA
DEFINED BY DEPTH, DISCIPLE, AND PURPOSE

Doris Ogah arrived as a Queen, a statement, and more.

Crowned the 45th Miss Nigeria at the elegant Royal Box Event Centre in Victoria Island, Queen Doris stepped into national consciousness with a presence that felt both assured and intentional. A lawyer by profession, a model by craft, and an entrepreneur by vision, the Edo State born queen represents a generation of Nigerian women who are complex, capable, and unapologetically multidimensional.

In a competition that demanded far more than physical beauty, she distinguished herself through intellect, cultural awareness, and composure. Her performance reflected the quiet confidence of a woman who understands that true elegance is layered, built from discipline, purpose, and self-awareness. This evolution mirrors the theme of the upcoming Miss Nigeria Beauty & Fashion Fair 2026: She's Made of More.

Queen Doris is all that she has accomplished and more.

Beyond the crown, she has embraced her platform with intention, championing girl-child education, women's empowerment, and expanded opportunities for young people across Nigeria. Her advocacy is deliberate. It speaks to a woman who recognises that visibility without impact is incomplete.

Doris Ogah embodies a new era of Miss Nigeria, one where grace meets grit, and where influence is measured by the ability to inspire action and lasting change. She's Made of More is not just a theme; it is a truth reflected in her journey, her voice, and her vision.

For Habitat Magazine, Queen Doris represents modern Nigerian excellence, refined yet resolute, accomplished yet still unfolding. She is not defined by the crown she wears, but by the depth she carries.



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Design & Interiors

Where *calm, coffee, and connection* quietly meet

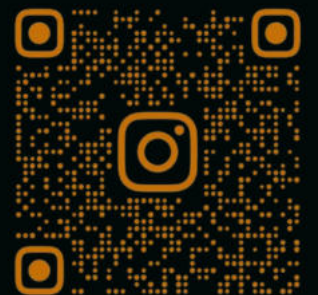


A quiet pause in Ikoyi, shaped for comfort and ease.

Godaif Village offers a gentle pause from the city's rhythm. Quietly set in Ikoyi, it is a space shaped around ease, where mornings unfold over well-brewed coffee and afternoons drift calmly by the pool.

The menu is thoughtfully curated, encouraging guests to linger rather than rush. Families settle in easily, drawn to simple games that invite shared moments across generations.

Unhurried and understated, Godaif Village feels less like a destination and more like a return.



@GODAIIVILLAGE

GODAIIF
VILLAGE

DESIGN AS STRATEGY:

The New Economics Of Hospitality Spaces

By Destiny Ameh



People no longer book rooms. They book experiences. In an era where Instagram influences travel decisions and TikTok determines dining trends, hospitality spaces are no longer competing on service alone. They are competing on atmosphere, memory, and visual impact. Interior design, once considered an aesthetic afterthought, has become one of the most powerful business tools in modern hospitality. From Lagos to London, boutique hotels and fine dining establishments are discovering that the right spatial experience does more than impress guests — it drives revenue, increases occupancy rates, strengthens brand identity, and extends customer lifetime value.

Design is no longer decoration. It is strategy.

The Economics of Experience

According to a 2023 report by McKinsey & Company, companies that prioritize customer experience see revenue growth rates 4–8% higher than their competitors. In hospitality, that experience begins the moment a guest steps into the lobby. Globally, the boutique hotel segment is projected to grow at a compound annual growth rate (CAGR) of over 7% through 2028, according to data from Allied Market Research. The reason is not simply comfort. It is differentiation.

Guests are choosing spaces that feel curated rather than corporate.

As one hospitality consultant explains:

“The modern guest is emotionally literate. They can sense when a space has intention. And intention translates into perceived value.” In Nigeria, the rise of design-forward spaces such as boutique hotels in

Victoria Island and Lekki signals a shift in what premium consumers expect. Marble floors and chandeliers are no longer enough. Guests now look for mood lighting, textured materials, layered storytelling, and architectural coherence.

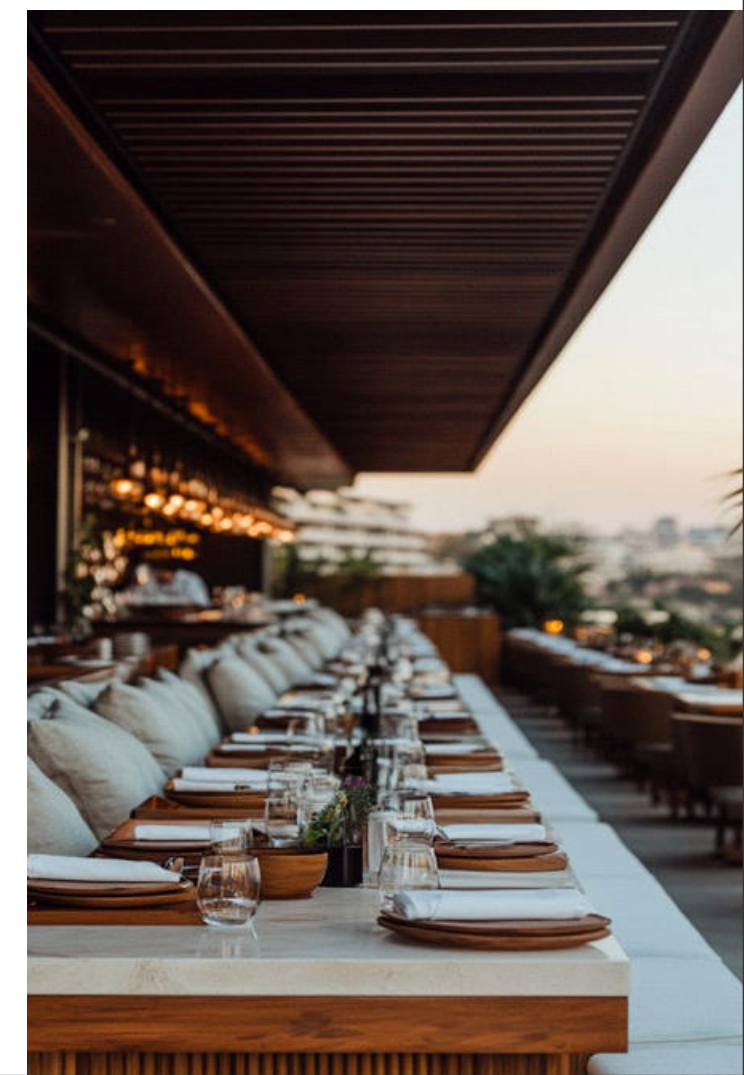
When design feels thoughtful, guests stay longer. And when guests stay longer, they spend more.

The Psychology of Space

Environmental psychology has long established that physical surroundings influence human behavior. In hospitality, this influence directly affects revenue.

Warm lighting increases comfort and encourages guests to linger. Open layouts create social interaction. Acoustic design affects mood and relaxation. Even scent diffusion can alter perception.

A 2022 study published in the Journal of Consumer Research found that ambient design elements can increase customer dwell time by up to 20%. In restaurants, longer dwell time often translates to



additional orders — desserts, drinks, or repeat visits.

One restaurant brand strategist notes:

“When people feel visually and emotionally stimulated in a space, they unconsciously associate that feeling with the brand. That's what makes them return.”

This is why leading hospitality brands now collaborate with architects, interior designers, lighting consultants, and brand storytellers before construction even begins.

Design decisions are no longer cosmetic. They are financial.

Instagram, Visibility, and Free Marketing

In the age of digital visibility, interior design doubles as a marketing engine.

Research by Statista shows that over 60% of millennials choose travel destinations based on how “shareable” they appear online. Hospitality brands that create visually compelling environments benefit from organic social media exposure — free advertising powered by guests.

In Lagos, several high-end restaurants have become destinations largely because of their interior atmosphere — textured walls, sculptural furniture, curated art installations, and intentional color palettes.

When guests post photos of these spaces, they amplify the brand's reach far beyond paid campaigns.

A creative director in the hospitality sector puts it simply:

“Every well-designed corner is a billboard. If your space isn't photogenic, you're losing invisible marketing opportunities.”



Design now plays a dual role:

Enhancing guest experience
Expanding brand visibility
Design as Revenue Multiplier

There is a measurable financial argument behind good design.

Hotels that invest in experiential upgrades often justify higher room rates. According to STR Global hospitality analytics, lifestyle and boutique hotels consistently command average daily rates (ADR) higher than traditional mid-scale hotels within similar locations.

The reason is perceived exclusivity.

Guests are willing to pay more for:

Thoughtful spatial flow
Artistic identity
Material richness
Privacy zoning
Sound design
Sensory atmosphere



In high-end hospitality, perception drives pricing power.

In Nigeria's premium real estate corridors — from Ikoyi to Maitama — developers are increasingly incorporating hospitality-inspired design into residential projects.

The boundary between hospitality and residential design is dissolving. Design has become currency.

The Shift from Opulence to Narrative

Luxury used to mean excess — gold finishes, imported marble, oversized chandeliers. Today's affluent consumer prefers narrative over noise.

They ask:

What story does this space tell?

Does this reflect cultural context?

Is this modern African identity expressed architecturally?

Across Africa, hospitality spaces are increasingly integrating local materials, indigenous art, and regionally inspired architecture.

This approach resonates deeply with a generation seeking authenticity.

An architectural consultant working across West Africa observes:

“Modern African hospitality is moving from imitation to interpretation. We're no longer copying European templates. We're redefining what contemporary African luxury looks like.”

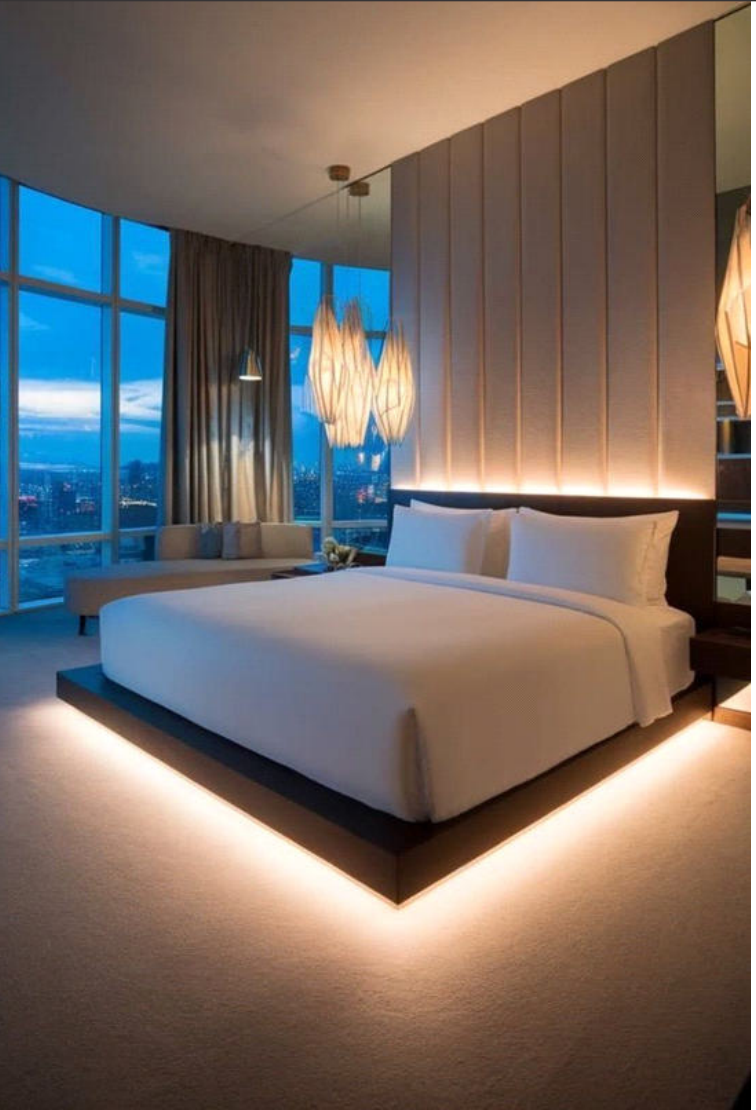
That evolution is strategic. Global travelers now seek local immersion, not generic replication.

The Competitive Edge in Emerging Markets

Africa's hospitality market is expanding rapidly. According to the African Development Bank, urbanization rates across major African cities continue to accelerate, increasing demand for both business and leisure accommodation.

Nigeria, as one of the continent's largest economies, presents a growing upper-middle class and diaspora market eager for premium experiences.

But competition is intensifying. International brands are entering the market. Local boutique concepts are emerging. Investors are more design-



conscious.

In this environment, interior design is not an optional expense. It is differentiation.

A hospitality investor based in Lagos notes: *“If two properties offer similar amenities, the one with stronger visual identity and atmosphere will win — every time.”*

Hospitality as Emotional Architecture

At its core, hospitality design is about emotion.

It shapes:

- First impressions
- Comfort levels
- Social interactions
- Memory formation

Guests remember how a space made them feel long after they forget the room rate.

This emotional memory influences:

- Reviews
- Word-of-mouth
- Repeat bookings
- Brand loyalty

In competitive hospitality ecosystems, loyalty is survival.

What This Means for Developers and Operators

For developers and operators, the implication is clear: design must move upstream in the planning process.

Instead of: Design after construction

The model must become: Design before financial modeling

Budget allocation should consider:

- Lighting consultants
- Spatial psychology
- Brand storytelling
- Cultural integration
- Digital visibility potential

In an era where hospitality is inseparable from identity, design is no longer surface-level. It defines the brand's long-term profitability.

Conclusion: Strategy Wears Aesthetic Clothing

Hospitality has evolved.

It is no longer simply about providing rooms or serving meals. It is about orchestrating environments that shape perception, influence behavior, and drive measurable business outcomes.

Interior design sits at the intersection of art and economics.

As competition intensifies across African cities and global standards rise, those who treat design as decoration will fall behind. Those who treat it as strategy will lead.

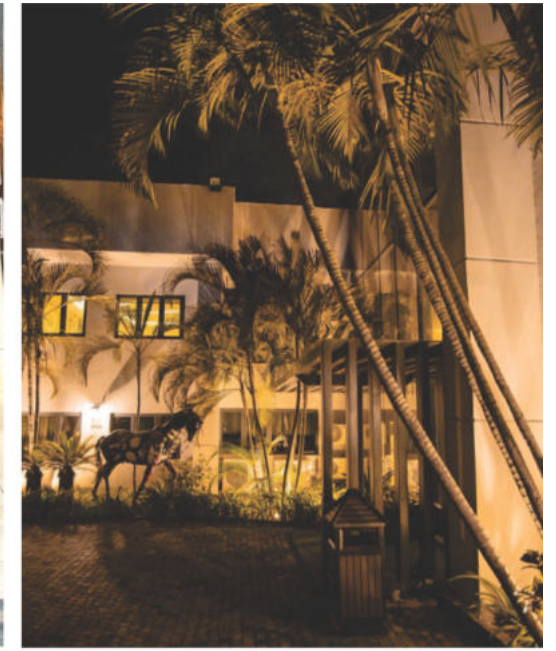
Because in today's hospitality landscape, success is not just built — it is curated.

And the most profitable spaces are the ones designed with intention.

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*Inside
Luxury Living*



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Luxury Waterfront Living:

Inside Lagos' Most Prestigious Oceanfront Homes

In Lagos, proximity to water has always signified power. Long before luxury high-rises and gated waterfront estates reshaped the skyline, the city's most influential residents understood the value of living where land meets water.

Today, waterfront homes represent the pinnacle of Lagos real estate, rare properties where architecture, exclusivity, and lifestyle converge. From the tranquil lagoon-facing mansions of Ikoyi to the dramatic Atlantic-facing towers of Eko Atlantic, oceanfront living has become one of the most coveted segments of Nigeria's luxury property market.

For affluent buyers, these homes offer something Lagos rarely provides: space, serenity, and uninterrupted views in a city that never slows down.

The Geography of Prestige

Lagos is uniquely defined by water. Lagoons, creeks, and the Atlantic Ocean form natural boundaries

that shape the city's most valuable real estate corridors.

This geography has created a cluster of elite waterfront districts that now define Lagos luxury living.

Among the most prestigious are:

- **Banana Island** – the city's most exclusive residential enclave
- **Ikoyi waterfront estates** overlooking the Lagos Lagoon
- **Victoria Island's ocean-facing apartments**
- **Eko Atlantic's new generation of luxury oceanfront towers**

In these locations, waterfront views are not simply aesthetic, they are economic. Limited coastal land means waterfront properties remain some of the rarest and most valuable assets in the Lagos real estate market

Banana Island: Lagos' Gold Standard

If there is one address that defines wealth in Lagos, it is Banana Island.

Built on reclaimed land within Ikoyi, the crescent-shaped island has become synonymous with elite living. Many of its most valuable homes sit directly along the lagoon, offering private docks, landscaped waterfront gardens, and expansive terraces overlooking the water.

These residences often feature:

- Private boat jetties
- Infinity pools facing the lagoon
- Large glass façades designed for water views
- Smart-home technology and private security systems

Beyond architecture, Banana Island's appeal lies in exclusivity. With controlled access, quiet streets, and proximity to Lagos' financial districts, it has become the residential choice for business leaders, diplomats, and global investors.

For many buyers, purchasing a waterfront property here is not merely about lifestyle, it is about legacy.

Eko Atlantic: The Future of Oceanfront Living

While Banana Island represents established prestige, Eko Atlantic represents ambition.

Rising from land reclaimed from the Atlantic Ocean, this master-planned coastal city is redefining Lagos' relationship with the sea.

Wide boulevards, modern infrastructure, and high-rise luxury towers are transforming the skyline into something closer to Dubai or Miami.

Oceanfront apartments here offer:

- Floor-to-ceiling glass with Atlantic views
- Private marinas and waterfront promenades
- Rooftop pools and sky lounges
- Concierge services and luxury retail within walking distance

For investors and developers, Eko Atlantic is more than a residential district, it is a vision of Lagos as a global coastal metropolis.

As more towers rise along the shoreline, the city's luxury real estate market is entering a new era of vertical waterfront living.

Why Waterfront Homes Command Premium Value

Across global property markets, waterfront homes consistently outperform other residential assets. Lagos follows the same pattern.

Three factors drive the premium attached to these properties.

Scarcity. Coastal land is finite. As Lagos continues to expand, new waterfront development opportunities become increasingly limited.

Lifestyle appeal. Water views, cooler air, and open horizons provide a rare sense of calm within the intensity of Lagos.

Investment strength. Luxury waterfront homes tend to attract both local elites and international buyers, ensuring strong long-term demand.

For developers, these properties are also powerful symbols of architectural ambition — homes designed not just to be lived in, but to be admired.

The New Definition of Luxury Living

Luxury in Lagos is evolving. The market is shifting from large standalone mansions toward integrated waterfront developments that combine residences with lifestyle amenities.

Today's buyers expect more than square footage. They seek curated living environments that include wellness facilities, marinas, concierge services, and entertainment spaces.

In this new landscape, the most desirable homes are those that offer both privacy and proximity, quiet waterfront living within minutes of Lagos' commercial centers.

Habitat Perspective

As Lagos continues its transformation into one of Africa's most influential economic hubs, waterfront living will remain the city's ultimate residential aspiration.

From the calm lagoons of Ikoyi to the bold Atlantic skyline of Eko Atlantic, these homes represent the intersection of architecture, investment, and lifestyle.

They are more than residences.

They are vantage points, places where Lagos' most extraordinary views meet its most ambitious vision of the future.

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*The
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BUILDING TO LAST A CENTURY

LESSONS FROM THE PAST, VISION FOR THE FUTURE

By Chioma Esike



Engineering discipline matters. When shortcuts are taken in pursuit of short-term profit, time exposes the compromise. But when quality is prioritised from foundation to finish, time becomes an ally rather than an adversary. The third layer is design philosophy. Timeless architecture does not chase fleeting aesthetics.

They are essential components of long-term value creation. Africa's real estate sector is at an inflection point. As wealth creation accelerates and cities expand, the question is no longer whether we can build. The question is whether we are building responsibly and durably.

In real estate, true value is rarely defined by immediate returns. It is defined by endurance. Take a quiet walk along the waterfront of Marina, Lagos reveals buildings that have stood for decades, still functional, still relevant, still commanding respect. Travel to Ibadan and you will find century-old homes that continue to shelter generations. Their walls have witnessed history. Their foundations have preserved wealth. Their continued existence is proof that foresight, quality, and intentionality never go out of style. These structures teach us an important lesson: properties built to last are more than physical assets. They are legacies. They protect capital across economic cycles. They provide continuity

for families and businesses. They become landmarks of trust within their communities. Building to last a century is not simply about concrete and steel. It is about discipline in design, wisdom in site selection, and an uncompromising commitment to quality. It requires a mindset that looks beyond today's market trends and asks harder questions about relevance 50 or even 100 years from now. Longevity begins with location. Prime addresses are not accidental; they are strategic. Waterfront corridors, secure estates, and economically vibrant districts consistently outperform because they combine prestige with long-term desirability. A strong location provides the first layer of resilience. The second layer is structural integrity. Materials matter. Construction methods matter.

It balances elegance with functionality. It anticipates how families will evolve, how technology will advance, and how lifestyle expectations will shift. Properties designed with adaptability in mind remain relevant long after trends fade. In emerging markets like Nigeria, where urban expansion is rapid and competition is intensifying, the temptation to build quickly and sell quickly is strong. However, the future belongs to developers who understand that sustainability is not optional. Environmental consciousness, smart infrastructure, energy efficiency, and thoughtful spatial planning are no longer luxuries.

The next century will judge today's decisions. This philosophy guides every development undertaken at HEREL. From material selection and construction techniques to site acquisition and architectural detailing, each decision is filtered through one core question: will this property continue to serve its owners and its community for the next 50 to 100 years? In an industry often driven by short-term gains, HEREL is guided by a longer horizon. The goal is not merely to develop properties, but to create enduring assets—spaces that preserve wealth, elevate communities, and stand as testaments to thoughtful leadership for generations to come.

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.
- Built on **500 sqm** of luxury and architectural excellence.
- Features include a **gym, swimming pool, garden, cinema, and roof terrace**.
- Perfect for **high-net-worth buyers** looking for exclusivity and sophistication.



FEATURES INCLUDE:

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Living room |
| 
Bathroom | 
Gated Community | 
Foyer | 
13 parking spaces | 
Cinema | 
Garden | 
Roof terrace |

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Market Pulse

INSIDE THE CITY'S \$1M+ PROPERTY MARKET

Lagos has always been a city that rewards ambition. But in recent years, that ambition has begun to reshape the city's skyline in striking ways. Across Ikoyi, Banana Island, and Victoria Island, a new generation of **luxury homes in Lagos** is emerging, residences designed for status, security, and long-term **property investment**.

The rise of **\$1 million homes** in Lagos marks a significant shift in the city's **real estate market trends**. What was once a niche segment dominated by a handful of waterfront mansions has evolved into a sophisticated ecosystem of **luxury apartments, penthouses, and high-end serviced residences** attracting both local and international buyers.

For the new Lagos elite, entrepreneurs, executives, diaspora investors, and global Nigerians, the search is no longer simply for **homes for sale**, but for properties that deliver lifestyle, exclusivity, and investment value in equal measure.

The Rise of Lagos' Luxury Real Estate

The Lagos property market has undergone a quiet transformation over the last decade. Where large, detached houses once defined prestige, today's buyers are increasingly drawn to **luxury apartments and contemporary residences** that mirror global standards of urban living.

Developments in **Ikoyi** now feature glass-clad towers with panoramic lagoon views, private elevators, concierge services, and resort-style amenities. Many of these

residences are priced comfortably above the **\$1 million mark**, positioning them among the most expensive **luxury homes for sale in Nigeria**.

This shift reflects a broader evolution in buyer expectations. High-net-worth individuals are seeking homes that combine **modern architecture, smart home technology, and hotel-level services**, elements that have become defining features of luxury real estate in cities like Dubai, London, and New York.

Increasingly, Lagos is joining that conversation.

Where Lagos' Most Expensive Homes Are Located

Despite the city's rapid expansion, the **\$1M+ property market** remains concentrated in a handful of prime locations.

Ikoyi continues to anchor Lagos' luxury residential market. With its serene environment, proximity to major business districts, and access to waterfront views, the neighbourhood remains one of the most sought-after addresses for **luxury apartments and penthouses in Lagos**.

Just a short drive away lies **Banana Island**, arguably the most exclusive residential enclave in West Africa. Known for its private roads, waterfront villas, and ultra-secure estates, the island is home to some of the most prestigious **luxury homes for sale** in the country.

Meanwhile, **Victoria Island** offers a different kind of luxury, one rooted in proximity.



Here, residents enjoy immediate access to Lagos' financial district, high-end restaurants, and luxury retail. As a result, high-rise residential developments in Victoria Island have become particularly attractive to professionals seeking both lifestyle and convenience.

Together, these three districts represent the heart of Lagos' **premium real estate market**, where limited land supply continues to push property values upward.

Why Luxury Property Is Attracting Investors

Beyond lifestyle, Lagos' luxury homes are increasingly viewed as strategic **real estate investment opportunities**.

Prime properties in Ikoyi and Victoria Island often command strong rental demand, particularly from expatriates, multinational executives, and diplomatic staff seeking **serviced apartments or luxury rentals**.

This demand has fuelled the growth of high-end **short-let apartments**, where investors can generate significant rental yields through executive stays and corporate bookings.

At the same time, many investors view luxury real estate as a reliable **store of wealth**. In an environment where currency volatility can affect other asset classes, prime property in Lagos' most exclusive neighbourhoods continues to serve as a tangible, long-term investment.

For diaspora buyers, purchasing **investment property in Lagos** offers both emotional and financial returns, a connection to home combined with the potential for capital appreciation.

Redefining Luxury Living

Luxury living in Lagos today is about far more than square meters and marble finishes.

The newest generation of developments incorporates features designed to rival global hospitality standards:

- Smart home automation systems
- Private wellness spas and gyms
- Infinity pools overlooking the lagoon
- Concierge and valet services
- High-security access and underground parking

These amenities are transforming luxury developments into **fully serviced residential experiences**, blurring the line between private residences and five-star hotels.

For buyers searching for **modern luxury homes in Lagos**, the expectation is clear: convenience, comfort, and exclusivity must coexist seamlessly.

The Future of High-End Real Estate in Lagos

As Lagos continues to expand both economically and geographically, demand for luxury property is expected to grow alongside it.

Infrastructure developments along the **Lekki corridor**, combined with the rise of new commercial hubs, are gradually reshaping the city's real estate landscape. While Ikoyi, Banana Island, and Victoria Island remain the epicentres of luxury living today, tomorrow's **high-end property investment hotspots** may well emerge in newly developed districts.

What is certain is that Lagos' luxury property market is no longer an emerging niche. It has become a defining feature of the city's evolving identity, a reflection of wealth creation, urban ambition, and global connectivity.

In a city that never stops building upward, the story of **luxury homes in Lagos** is ultimately the story of Lagos itself: bold, competitive, and always reaching for the next level.

“Luxury real estate in Lagos has become one of the city's most strategic investment assets.”

Mortgage finance in Nigeria;

A CHANCE FOR HOUSING AND ECONOMIC GROWTH THAT HASN'T BEEN EXPLORED.

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

Mortgage financing is a type of long-term loan that is backed by real estate. It lets people buy property by making structured payments over time. A buyer doesn't have to pay the full price of a home right away. Instead, they put down a small amount of money as equity and pay off the rest over a set amount of time, usually 15 to 30 years. The lender still has a legal interest in the property until the loan is paid off in full.

In advanced housing markets, mortgages are the main way people own homes. They change housing from a big investment to a structured financial product that middle-class families can afford. But this system hasn't fully taken hold in Nigeria yet. Cash purchases, short-term developer financing, and informal installment plans are still the main ways people buy homes. This makes it hard for most people to own a home.

Less than one percent of Nigeria's Gross Domestic Product comes from mortgage financing. In South Africa, about 30% of people have mortgages, in the US, more than 60%, and in Malaysia, more than 35%. These numbers show how much Nigeria's mortgage market still needs to grow compared to other developing and developed economies.

Nigeria also has a housing shortage of between 17 and 22 million units.

At the same time, urban populations are growing quickly in major cities like Lagos, Abuja, and Port Harcourt. There is clearly a need for housing, but the financial infrastructure needed to support a lot of people owning homes is still limited.

This gap is a major chance and a sign of a systemic weakness.

In a modern economy, mortgage systems do a lot of important things. First, they turn the need for housing into real buying power. A lot of families want to own property, but they can't save up enough money to buy it. Mortgages fill this gap by letting families buy homes without having to pay the full amount up front.

Second, mortgages help capital markets grow. You can pool, refinance, or securitize mortgage loans. They are long-term financial assets. This process makes the financial system more liquid and helps long-term investment structures.

Third, the availability of mortgages encourages building. When buyers can get loans, developers are more sure that there is demand for housing and build more of it. Increased construction activity then boosts related industries like making cement, steel, architecture, engineering, legal services, and managing property.

Because of this, housing finance is a strong economic multiplier. A mortgage market that works well makes it much easier for people to buy homes. Families can move from being renters to homeowners with predictable repayment plans, instead of staying renters for years. This helps families build financial stability and long-term wealth over time.

Owning property also lets you build up your assets. Homeowners slowly build equity as they pay off their mortgages and the value of their homes goes up. You can use this equity to help you with future investments, pay for school, or make sure you have enough money for retirement.



Mortgage systems also help cities grow in a more organized way. When formal housing is available, people stop relying on informal settlements. This lets cities grow in a more organized and long-lasting way.

Even though Nigeria's mortgage market is very important, it is still held back by a number of systemic problems.

The short-term nature of bank funding is a big problem. Most of the money that Nigerian commercial banks get comes from short-term deposits. On the other hand, mortgage lending needs long-term capital. Because of this mismatch, banks and other financial institutions have a hard time giving out long-term home loans. Interest rates are another problem. In Nigeria, mortgage rates often go above 18 to 25 percent, which makes it hard for many middle-income families to pay back their loans over time.

Land administration also makes things harder. Mortgage lending needs property titles that are clear and can be enforced, but land registration systems in many parts of Nigeria are still slow, broken, and often disputed. These problems make lenders more likely to lose money and make people less likely to trust mortgage financing.

Also, Nigeria's secondary mortgage market is still not very deep. Mortgage lenders have a hard time recycling capital and increasing their lending capacity without strong refinancing and securitization channels.

People still don't know much about it. A lot of Nigerians don't know about mortgage products or think that they have to buy a house with cash.

Nigeria's housing shortage is one of the biggest untapped housing finance markets in the world considering our population and economic projections. There is a huge need for structured housing finance in a country with more than 220 million people, fast-growing cities, and a growing middle-income workforce.

But the mortgage system is still small compared to this need. There is now a big gap in the market that needs to be filled by new ideas and money. For Nigeria to make mortgages more available, the private sector will need to be involved. The population needs a lot of housing finance, and traditional mortgage companies can't provide it all on their own.

Private companies can create specialized mortgage lending models that work with how people in Nigeria earn money. Because many workers don't get paid in the usual way, mortgage underwriting systems need to include other ways to check income.

There is also a lot of potential for partnerships between developers and mortgage lenders. Many real estate projects are built without giving buyers the option to get financing as part of the deal. Private mortgage platforms can work directly with developers to make pre-approved financing plans. This gives developers a steady stream of buyers and buyers access to structured housing loans.

The Nigerian diaspora is another big chance. The country gets more than \$20 billion in remittances every year, but there aren't many structured mortgage products for diaspora investors. Private companies can set up safe ways for diaspora Nigerians to invest in property back home through clear mortgage structures. Rent-to-own financing, shared equity housing, cooperative housing finance, and employer-supported housing programs are all examples of flexible ways for families who don't have a lot of money to buy a home.

Technology can make the mortgage system even stronger, as it has with the lending system. Digital platforms can make it easier to check the ownership of a property, automate credit checks, connect land registry systems, and let people inspect properties from afar. These new ideas lower the cost of transactions while making them more open and easier to manage risks. Also digitizing land registries would make property rights stronger and cut down on title disputes, making it safer to lend money for mortgages. Education for the public is just as important.

Mortgage systems are used in big housing markets all over the world to make homeownership possible and encourage housing development. Even though there is a lot of demand for housing, very few people in Nigeria have mortgages. This gap is one of the biggest untapped chances in the country's real estate market. A stronger mortgage ecosystem would not only help millions of Nigerians buy homes, but it would also help the economy grow, make financial markets more stable and open, and make the property market more stable and open.

Article by

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When Banks Say No:

THE HIDDEN LANGUAGE OF RISK THAT DEVELOPERS NEED TO UNDERSTAND

By John Oamen, Cutstruct CEO

In Africa's rapidly urbanising economies, the demand for quality infrastructure and housing has never been higher. Nigeria alone faces an estimated housing deficit of over **20 - 28 million units** — a challenge that reflects a broader need for investment in construction and development. Yet, when developers approach banks seeking capital, the response is often discouraging: “*We don't see a risk profile we're comfortable with.*”

This isn't because banks are inherently opposed to development, nor because they lack capital. In fact, credit to Nigeria's private sector, which represents the bulk of bank lending to businesses and individuals, [stood at around ₦75.8 trillion in December 2025](#). While this reflects some rebound in lending activity, overall credit levels remain volatile and still below peak levels seen earlier in 2024, underscoring persistent caution among lenders amid tight financial conditions and elevated risk aversion.

Why Developers Perceive Banks as Saying “No”

To decode the message behind a bank's hesitation, developers must first understand how banks evaluate risk. Banks are not charities; they are regulated financial institutions whose survival depends on rigorous risk management and sustainable returns. Two key realities shape how they lend:

1. Non-Performing Loans (NPLs) Raise Red Flags

For banks, Non-Performing Loans (NPLs), loans where borrowers have stopped making agreed-upon payments, are a core indicator of credit risk and influence how aggressively lenders provide new financing.

Recent data shows that Nigeria's banking sector has seen a noticeable rise in NPL ratios following the end of regulatory forbearance measures that had previously allowed banks to restructure troubled loans without classifying them as non-performing. As of early 2026, the [NPL ratio in Nigeria's banking industry stood at an estimated 7%](#), surpassing the Central Bank

of Nigeria's prudential ceiling of 5%. This increase reflects the crystallisation of previously restructured facilities and heightened credit risk perception among lenders. Earlier in 2025, [11 commercial banks reportedly exceeded the 5% regulatory limit for NPLs](#) due to reclassification of risk assets during annual credit quality assessments, up from about six banks in the prior year.

What this means for developers: when multiple banks exceed prudential NPL thresholds, risk appetite tightens across the entire financial system, making real-estate and construction financing even more challenging unless borrowers demonstrate strong credit profiles.

2. Sector Priority Influences Lending Behaviour

Another underlying reason developers often feel a “soft no” from banks is where banks choose to allocate their capital. Even as Nigerian banks have increased overall lending, the distribution remains heavily skewed toward certain sectors, and construction or real estate rarely leads the pack.

According to the latest Central Bank of Nigeria (CBN) data, *credit to the private sector*, which includes loans, trade credits, and other receivables, reached about [₦75.8 trillion in August 2025](#).





Despite fluctuations through 2025, this level remains significantly higher than figures recorded in 2024, reflecting banks' continued involvement in financing private sector activity.

Despite strong numbers overall, commercial banks historically allocate more credit to sectors they consider lower risk or more liquid.

Oil and gas companies often generate more predictable cash flows through export revenues or long-term contracts.

Manufacturing firms may offer tangible assets and inventory as collateral, which banks prefer for enforceability.

By comparison, **construction and property projects** involve longer timelines, regulatory uncertainties, and cyclical demand, making them less aligned with short-to-medium-term risk appetites.

The Real Misalignment: Bank Risk Models vs Developer Realities

Banks define risk through *historical financial data*, credit performance, and enforceable collateral. Developers, on the other hand, define success through *project feasibility, land values, and future revenue streams*, metrics that often lack

standardised verification in frontier markets.

Here's where the disconnect happens:

- **Lack of verified historical financials:** Many development firms, particularly emerging ones, cannot provide multi-year audited accounts or credible cash-flow histories.

- **Collateral limitations:** Banks often prioritise liquid, easily enforceable collateral. Land in Nigeria, despite its value, is tied up in customary tenure systems that complicate legal enforcement.

- **Uncertain future revenue:** Developers price assets against 5–10 year horizons.

Banks seeking shorter-term certainty may not align with long construction cycles.

High Cost of Funds Further Widens the Gap

Commercial banks in Nigeria have raised lending rates significantly in response to inflation and monetary policy tightening. Some reports place standard commercial lending rates in the [–20–30% range, driven by benchmark rates and market conditions.](#)

For developers, especially those building

affordable housing or mixed-use projects, the cost of capital dramatically erodes returns, making traditional bank financing less viable.

Developers Are Adapting — But the System Must Evolve

The good news is that developers aren't standing still. Across Africa, they are tapping alternative sources:

- **Private equity and diaspora capital**
- **Crowdfunding and blended financing**
- **Public-private partnerships**
- **Development Finance Institutions (DFIs)**

These models demonstrate that the *capital is available*, but it's structured differently than traditional bank loans. And that's a critical insight for any developer seeking funding.

How Developers Can Speak the Bank's Language of Risk

To access funding more reliably, developers must align their approach with how banks think:

1. Build Credible Financial Histories

Banks rely on numbers they can audit. Proactively producing transparent financials, even before seeking capital, boosts credibility.

2. Enhance Collateral Quality and Legal Certainty

Clearing land titles or structuring assets in trust vehicles can reduce perceived risk and strengthen bank comfort levels.

3. Present Clear Cash-Flow Narratives

Banks are trained to look at cash flow, not just capital commitments. Demonstrating robust projections tied to verifiable market demand goes a long way.

4. Partner with Intermediaries and DFIs
Institutions like **Africa Finance**

Corporation and development banks often bridge risk gaps, making commercial bank participation more palatable.

The Path from “No” to “Yes”

When a bank says “no,” it is rarely a rejection of ambition. It is a reflection of risk, as defined by its internal models, regulatory pressures, and capital obligations. The real opportunity lies in interpreting that signal correctly. Developers who take the time to understand the architecture of financial decision-making position themselves differently. They move from seeking capital to structuring for capital.

The next phase of growth in our industry will not be led solely by those who can build the fastest, but by those who can build in ways that inspire institutional confidence. That shift begins with more honest exchanges, more transparency, and more intentional collaboration between financiers and developers.

If you are a developer navigating capital constraints, a financial institution reassessing your construction exposure, or a policy stakeholder interested in improving funding frameworks, I welcome the opportunity to engage in deeper conversations around this subject



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CAPITAL MEETS CONSTRUCTION

WHY THE CUTSTRUCT-WOODHALL CAPITAL DEAL MATTERS FOR NIGERIAN REAL ESTATE

Standfirst

Nigeria's real estate sector has long struggled with one critical challenge: connecting capital with project execution. The recent partnership between Cutstruct and Woodhall Capital could mark a turning point, signalling a new era where technology, finance, and construction begin to operate as one integrated system.

For decades, Nigeria's real estate industry has operated within a paradox. Demand for housing continues to surge. Developers constantly identify new opportunities. Construction companies remain ready to build.

Yet projects frequently stall or move far slower than expected. The missing link has rarely been ambition. It has been capital alignment and execution efficiency.

The recently announced collaboration between Cutstruct and Woodhall Capital may represent one of the clearest signals yet that Nigeria's real estate ecosystem is beginning to evolve.

At first glance, the partnership appears straightforward: a PropTech company working with a capital advisory firm. But beneath the surface, it reflects a deeper shift in how real estate projects could be financed and delivered across the country.

The Structural Gap in Nigerian Real Estate

Nigeria's property sector is not short of developers, land opportunities, or construction expertise.

What it lacks is system integration. Most projects struggle with three persistent challenges:

1. Limited access to structured capital
2. Fragmented procurement and supply chains
3. Low investor confidence in project execution

Traditionally, these challenges have been treated separately. Developers search for financing. Contractors focus on building. Investors attempt to mitigate risk from a distance.

But real estate development is not a series of isolated steps. It is an ecosystem.

The significance of the Cutstruct-Woodhall collaboration lies in its attempt to bring that ecosystem together.

Bridging Finance and Construction

Cutstruct, founded by John Oamen, has been building digital infrastructure for the construction supply chain. Its platform connects developers and contractors with verified suppliers, while improving procurement transparency, logistics coordination, and access to materials.

Since inception, Cutstruct has supported hundreds of construction projects across Nigeria, helping developers access structured procurement systems and verified supply networks.

In a sector where cost overruns and supply delays are common, this kind of infrastructure introduces operational visibility.

Woodhall Capital approaches the market from the opposite side of the equation. The firm focuses on mobilizing institutional and international capital for development projects, positioning itself as a bridge between global

investors and African infrastructure and real estate opportunities.

Together, the partnership connects construction execution with capital structuring. This alignment directly addresses one of the biggest concerns investors have about Nigerian real estate: project delivery risk.

As **John Oamen**, founder of Cutstruct, explains:

"Historically, capital and construction have operated in parallel within the Nigerian real estate ecosystem. Our goal is to help bring both into the same coordinated system, where transparency, execution visibility, and financial structuring work together to make projects more predictable."

A New Financing Architecture

One of the most interesting implications of the partnership is how it could reshape construction financing.

Historically, financing flows primarily to developers through banks, equity partners, or presale buyers.

Yet the most capital-intensive phase of any project, the construction stage, often faces funding gaps.

By integrating a construction procurement platform with a capital advisory structure, the partnership introduces the possibility of financing flows tied directly to project execution.

This model could allow investors to fund specific aspects of a project, such as materials procurement, logistics coordination, or supply chain infrastructure, with greater transparency and accountability.

Globally, similar models have helped unlock billions of dollars in infrastructure and property development funding. Nigeria may now be beginning to experiment with its own version.

What This Means for PropTech in Africa

For years, PropTech in Africa has focused primarily on digital marketplaces, property listings, rental platforms, and brokerage technology. But the next phase of innovation is

likely to move deeper into the financial and operational infrastructure of real estate development.

That means platforms capable of integrating: capital markets
procurement systems
project data
construction logistics

The Cutstruct-Woodhall collaboration reflects this evolution.

Rather than simply digitizing property transactions, the partnership hints at something far more transformative: technology that reshapes how buildings are financed and constructed.

It also signals the emergence of a new category of PropTech in Africa, platforms that provide the operational and financial infrastructure required to deliver projects at scale.

Nigeria does not lack developers or demand. What the sector needs is infrastructure that connects capital with execution.

A Potential Blueprint for Scaling Housing
Nigeria's housing deficit remains one of the largest in the world. Addressing it will require far more than individual housing projects. It will require systems capable of delivering housing at scale.

Platforms that improve procurement efficiency, reduce construction risk, and attract institutional capital could become critical pieces of that system.

If the Cutstruct-Woodhall partnership succeeds, it may demonstrate that solving Africa's housing challenge is not just about building more homes.

It is about building the financial and technological infrastructure that makes those homes possible.

More importantly, it may offer a blueprint for how capital, technology, and construction can finally operate within a single coordinated system.

For Nigeria's real estate industry, that shift could determine whether housing delivery remains fragmented or finally becomes scalable.

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S	K	A	T	E	R	F	O	R	C	E	R
O	C	I	A	L	M	O	V	I	E	S	E
C	R	E	A	T	E	N	R	G	T	L	A
I	E	X	P	L	O	R	E	I	T	A	V
A	R	T	Y	S	P	O	R	T	H	I	T
L	S	K	A	T	E	O	V	E	R	E	M
T	R	A	V	E	L	N	E	X	U	S	E
G	A	M	I	N	G	P	L	A	Y	E	R
F	R	I	E	N	D	S	H	I	P	O	W
C	I	T	Y	S	T	Y	L	E	R	A	M
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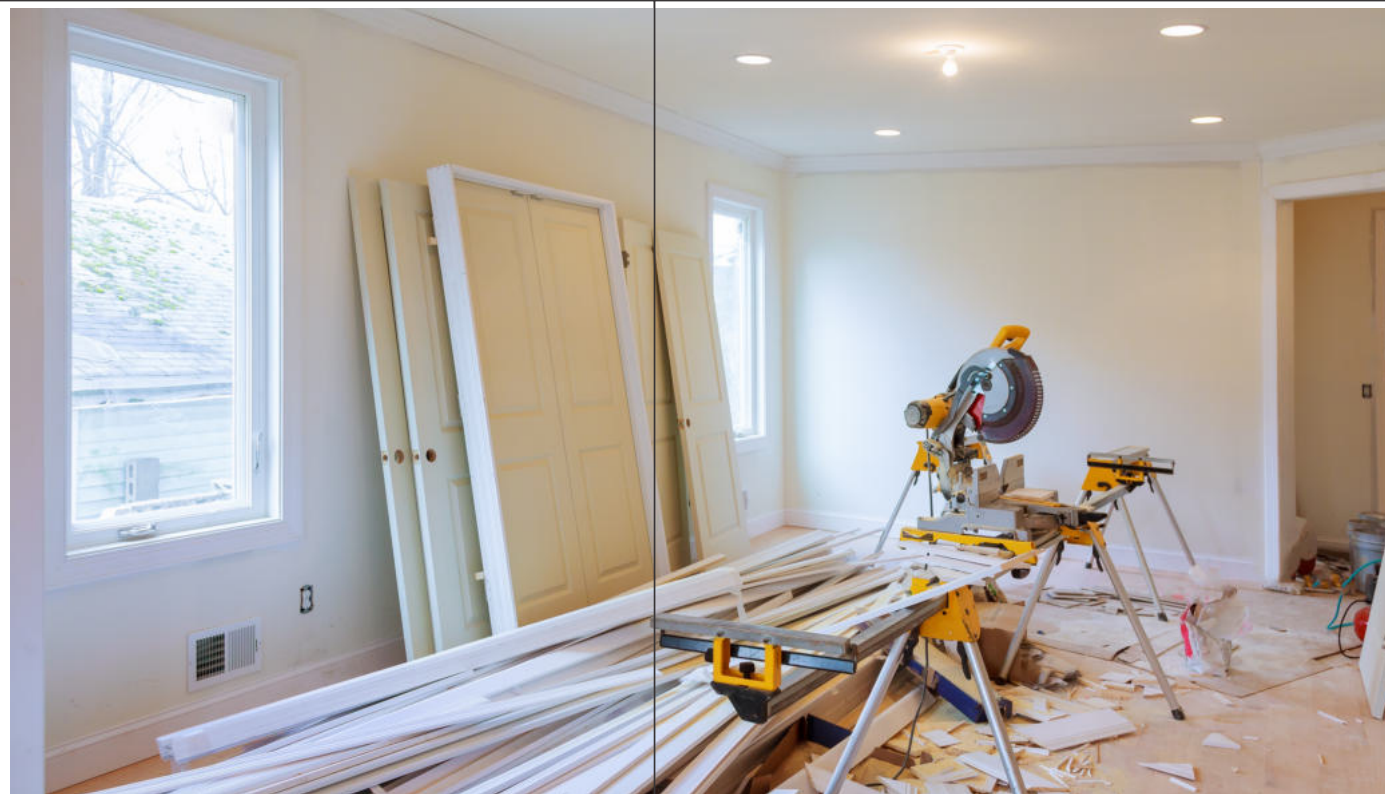


SUSTAINABILITY AND MAINTENANCE
RETROFITTING II

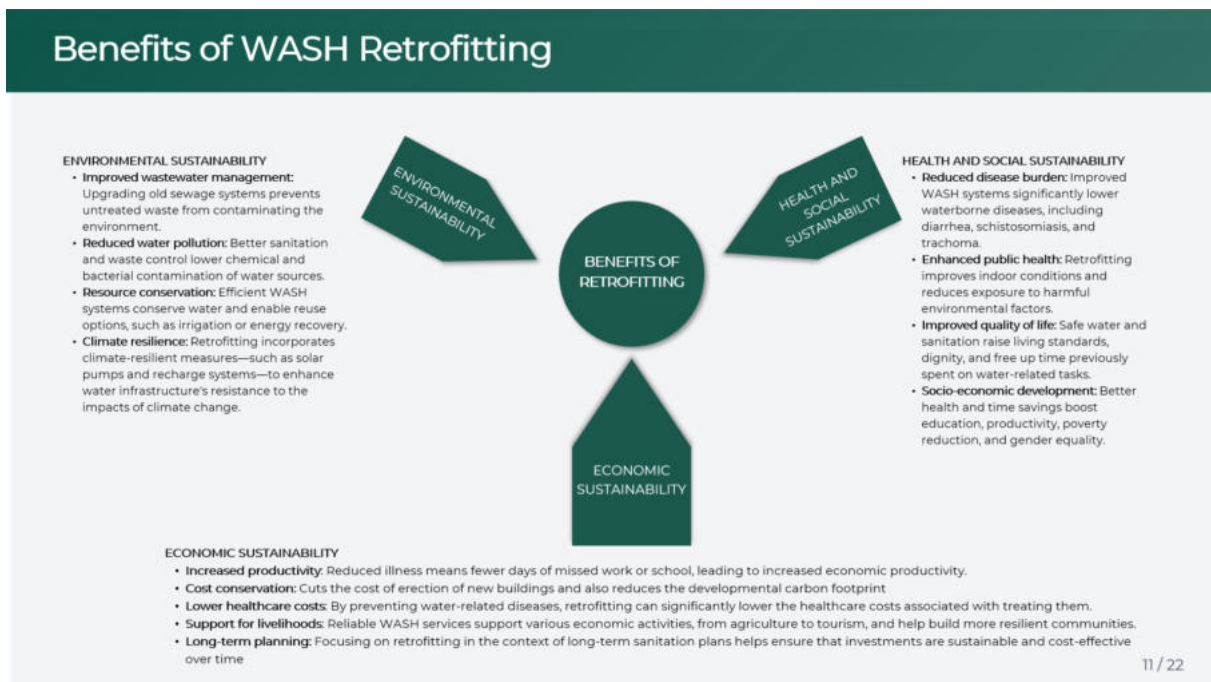
By Patrick Ogunleye

Retrofitting for [water sanitation and hygiene](#) (WASH) improves sustainability by enhancing public health, protecting the environment, and promoting economic and social development.

This includes upgrading infrastructure to provide safe water, improving sanitation systems to prevent water contamination, and promoting hygiene practices to reduce disease and create more resilient communities. Environmental sustainability is achieved through better wastewater management and reducing pollution, while social sustainability is promoted through improved health outcomes, educational opportunities, and reduced burdens on vulnerable populations.



Benefits Of Retrofitting (wash)



Environmental sustainability

a. Improved wastewater management: Retrofitting can involve upgrading old, inefficient sewage systems to prevent untreated wastewater from polluting rivers, lakes, and groundwater.

b. Reduced water pollution:

By implementing better sanitation and managing waste more effectively, the risk of chemical and bacteriological contamination of drinking water sources is significantly reduced.

c. Resource conservation:

Efficiently managed WASH systems can lead to water conservation, while also exploring opportunities like using treated wastewater for irrigation or energy recovery.

d. Climate Resilience:

Retrofitting can incorporate climate-resilient measures, such as using solar power for water pumps or improving groundwater recharge, making water systems more robust against climate change impacts.

Health and social sustainability

a. Reduced disease burden:

Improved WASH services are directly linked to a significant reduction in waterborne diseases like diarrhea, a major cause of death in children under five. This also reduces the impact of other diseases like schistosomiasis and trachoma.

b. Enhanced public health:

Retrofitting contributes to better respiratory health by improving the overall indoor environment and can reduce exposure to other environmental stressors.

c. Improved quality of life:

Access to safe water, proper sanitation, and hygiene contributes to a higher standard of living, greater dignity, and more time saved from fetching water or dealing with sanitation issues.

d. Socio-economic Development:

Better health outcomes and more time available for activities like education and work contribute to reduced poverty and greater economic growth. It also promotes gender equality by reducing the burden of water collection often carried out by women and girls.

Economic sustainability

a. Increased productivity:

Reduced illness means fewer days of missed work or school, leading to increased economic productivity.



b. Cost conservation:

Cuts cost of erection of new buildings and also reducing developmental carbon footprint

c. Lower healthcare costs:

By preventing water-related diseases, retrofitting can significantly lower the healthcare costs associated with treating them.

d. Support for livelihoods:

Reliable WASH services support various economic activities, from agriculture to tourism, and help build more resilient communities.

e. Long-term planning:

Focusing on retrofitting in the context of long-term sanitation plans helps ensure that investments are sustainable and cost-effective over time.

Key Technological Applications In Wash Retrofitting

Retrofitting enables the introduction of smart and sustainable solutions to the housing stock



1. Smart Water Management and IoT

Internet of Things (IoT) technologies and smart systems are fundamental to modern retrofitting.

- **Real-time Monitoring and Data Analytics:** Sensors (flow, pressure, temperature, quality) are installed in plumbing systems to collect data in real time and send it to cloud servers. AI and machine learning algorithms then analyze this data to identify patterns, predict issues, and optimize water use.
- **Leak Detection:** Advanced sensor systems can detect unusual flow patterns or pressure drops that indicate leaks in pipelines. Real-time alerts are sent to building managers, allowing for immediate action and preventing significant water loss and property damage.
- **Smart Meters and Submetering:** Smart water meters provide accurate, real-time data on consumption for both building managers and occupants, which encourages mindful usage and supports fair billing. Virtual submetering solutions track water use by individual fixtures when installing traditional meters is not feasible in older buildings.
- **Automated Control Systems:** Building Automation Systems (BAS)

use sensor data to automatically manage and optimize water distribution and treatment processes.

2. Water Conservation Fixtures and Systems

Technological advancements have led to the development of highly efficient fixtures designed for minimal water consumption.

- **Low-flow and Sensor-activated Fixtures:** Installation of low-flow showerheads, sensor-activated taps, and high-efficiency/dual-flush toilets significantly reduces daily water use without compromising performance.
- **Wastewater Heat Recovery:** Technologies are used to recover heat from wastewater, particularly from shower drains, and use it to pre-heat incoming cold water, improving the building's overall energy performance.

3. On-site Water and Wastewater Treatment

Retrofitting projects increasingly incorporate

decentralized, on-site treatment systems to reduce reliance on external water supplies and improve sustainability.

- **Rainwater Harvesting:** Modern systems integrate advanced filtration and purification technologies to make harvested rainwater safe for non-potable uses like irrigation and toilet flushing. Smart pumps automatically manage the distribution of stored water.
- **Greywater Recycling:** Systems are installed to separate greywater (from sinks, showers, laundry) from black water (sewage). This greywater is then treated using technologies like membrane bioreactors (MBR) or advanced oxidation processes for reuse in non-potable applications.
- **Modular Wastewater Treatment:** Compact, modular systems using advanced biological and anaerobic treatments are flexible and can be integrated into existing spaces, offering efficient on-site wastewater management, which is particularly useful in areas with poor central infrastructure.

4. Design and Planning Technologies

Digital tools facilitate efficient and accurate retrofitting design and implementation.

- **Building Information Modelling (BIM) and 3D Scanning:** These tools help create precise digital models of existing structures, enabling engineers to plan complex plumbing and sanitation upgrades and identify integration challenges before construction, thereby minimizing errors and disruption.
- **Augmented Reality (AR):** AR can be used during installation to overlay digital designs onto the physical environment, guiding workers and ensuring accuracy in complex retrofits.

By leveraging these technologies, retrofitting projects can transform existing housing stock into highly efficient, sustainable, and health-promoting environments.



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Developer's Desk

TOP 10 FEMALE REAL ESTATE AGENTS IN NIGERIA

By Charis Raji

March is Women's Month, and in the spirit of celebrating the incredible women who are shaping industries and breaking barriers, we are taking time out to spotlight women in the real estate industry. This month, we turn our attention to 10 trailblazing women who are not only connecting clients with beautiful homes and properties, but doing so with excellence and integrity. Here are 10 Nigerian women making their mark in real estate.



1. Bridget Adeyemi

Bridget is the face behind the LekkiAjahIkoyi brand and is a prominent figure in the Nigerian real estate space. She also prides herself and her brand as Nigeria's number 1 trusted real estate agency.

With her as the CEO of LekkiAjahIkoyi, the brand has the highest selling brokerage and has consistently maintained that record.



2. Confidence Achodo

Confidence is a pioneer and lead consultant behind Eden Oasis Realty and an award winning real estate broker. Her background entails expertise across Real Estate, Business Operations and Engineering. She's also behind The KK Show - Keys to Keys Podcast where she hosts series of conversations about the real estate market, peppery investments, trends and strategies.



5. Emem Okon

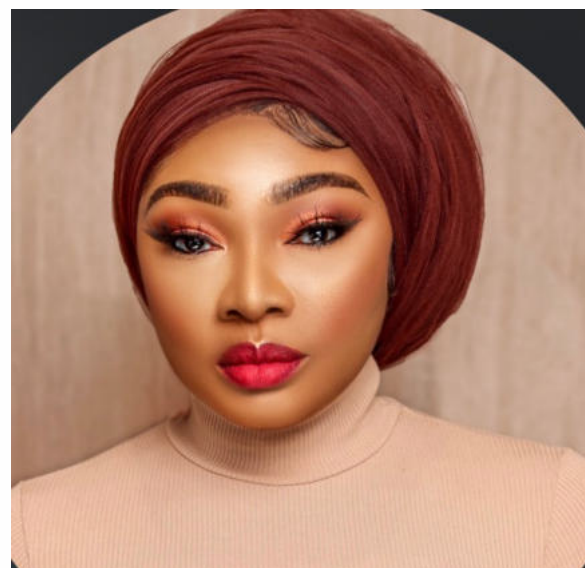
Emem is the founder of Rabon Homes Limited and operates across the Lekki-Ajah-Ikoyi axis in Lagos as well as the Asaba axis in Delta state. She has over 150,000 Instagram followers, she has sold properties all over at over 500 million and has also built a digital presence that makes her engaging and an expert when it comes to Lagos property market.



6. Gbemileke Banjo

She's the founder of Vans and Resa, a real estate and lifestyle investment company with operations in Nigeria, Dubai and South Africa. She's a certified luxury marketing specialist and agent that has closed transactions worth over 500 million.

Her firm, Vans and Resa won the Emerging Real Estate Company of the Year in 2024 at the Shortlet Elders Awards - an award and milestone that reflects her rise in the real estate space and her firm's growth and influence in the luxury property segment.



9. Joy Amadasum

She's the chief broker and real estate advisor at Held Olive Realty Ltd. With this position, Held Olive has once been nominated for the Real Estate Award for the Under 30s CEO by the CEOs Network Africa.

Joy comes from a family of practicing real estate agents and has taken strides and proves that she can excel in the male dominated competitive field.



10. Adedo Koluwatogbigo

She's the fave behind the Ace of Arin Properties brand and is known for her dynamic approach to property sales, off-plan developments and real estate banking.

She has a stylish personal brand and a growing digital audience where she combines modern marketing strategies with deep industry knowledge.

These women represent the very best of Nigeria's real estate industry; agents who combine expertise, integrity, and ambition to help clients find not just properties, but homes. This Women's Month, we celebrate them.

7. Blessing Orji

Also known as Oma Barbie, she's a realtor and developer and describes herself as a Real Estate queen who specializes in high-value property sales, rentals and development. She's among the most talked about agents in the country's real estate space.



8. Rei Obaigbo

Rei holds a number of impressive certifications including a Certified International Property Specialist (CIPS), a GREEN Real Estate Specialist, an Accredited Buyers Representative to just name a few.

As a real estate agent, she operates under the brand Rei Realtor and has worked with notable real estate firms. She's the president of the International Real Estate Association for Young Professionals.



3. Rhema Olajumoke Esther

She's behind TamarHomes and brands herself as Your Real Estate Matchmaker. She's also the founder of Tamar Homes Foundation.



4. Adunni Rinwa

She's behind Rinwa Realty Ltd and she's among the real estate agents redefining luxury real estate. She's a certified luxury home marketing specialist and a proud member of Forbes BLK. Adunni has sold properties worth billions of naira and is the founder of Real Estate Success Circle - a mentorship program that empowers the next generation of real estate agents and realtors.



NIGERIA'S REAL ESTATE

Gets Global Recognition As Tinubu Wins Big

In a meteoric moment for Nigerian real estate, Mr. Adeniyi Tinubu has been named the recipient of the NAR Global Achievement Award, earning the distinguished title of 2025 International REALTOR of the Year. The award, conferred by the National Association of REALTORS (NAR), represents one of the highest global honors in the industry. For Mr. Tinubu, the award is more than a personal achievement; it marks a defining moment for Nigerian and the African real estate community at large. The milestone signals Africa's growing voice in shaping the future of property investment, professional standards, transparency, and sustainable development.

Mr. Tinubu's career has been a reflection of a leader in Real Estate. He has consistently demonstrated a forward-looking vision that bridges African markets with international ration. networks while positioning Nigeria as a credible and dynamic investment destination. In addition, the NAR, widely regarded as the world's largest real estate association, does not bestow this recognition lightly. It reflects Mr. Tinubu's years of sustained leadership, sector advocacy, and unwavering commitment to global best practices. The award is reserved for leaders whose work has meaningfully advanced real estate practice, advocacy, standards, and cross-border collaboration.

As the industry celebrates this remarkable feat, the award stands as both recognition and responsibility. It's a reminder and statement

that Nigeria and Africa are not merely participating in global real estate conversations, but increasingly shaping them.

Mr. Adeniyi Tinubu's mark of excellence Pivotal to Mr. Tinubu's impact has been his ability to bridge the gap between local professionals and global institutions. Through his engagement with international bodies, including The International Real Estate Federation (FIABCI), he has strengthened cross-border dialogue through his professionalism.

As a board member of FIABCI's Nigerian chapter, he played a significant role in the successful hosting of the 75th FIABCI World Congress in Lagos in June 2025; the first time the prestigious congress was held on African soil.

Moreover, his strong leadership extended to chairing the planning committee for the Association of Estate Agents' 10th anniversary celebrations in 2024. The event was a five-day occasion that facilitated the induction of members from Nigeria, Ghana, and Uganda into the NAR Global fold. These initiatives have not only elevated professional standards but also deepened continental collaboration. Amid Mr. Tinubu's influence, more Nigerian professionals are aligning with globally recognised frameworks and pursuing international certifications that enhance credibility and investor confidence. His work has helped embed professionalism and accountability into the industry.

The NAR Global Achievement Award positions Mr. Tinubu as a global ambassador for Africa, showcasing the continent's depth of talent and resilience that expands potential within international markets.

With this latest achievement, Mr. Tinubu has ensured that the next generation of African real estate professionals is globally competitive. His journey is capped as "excellence is intentional". It is cultivated through discipline, service, integrity, and a commitment to community upliftment.



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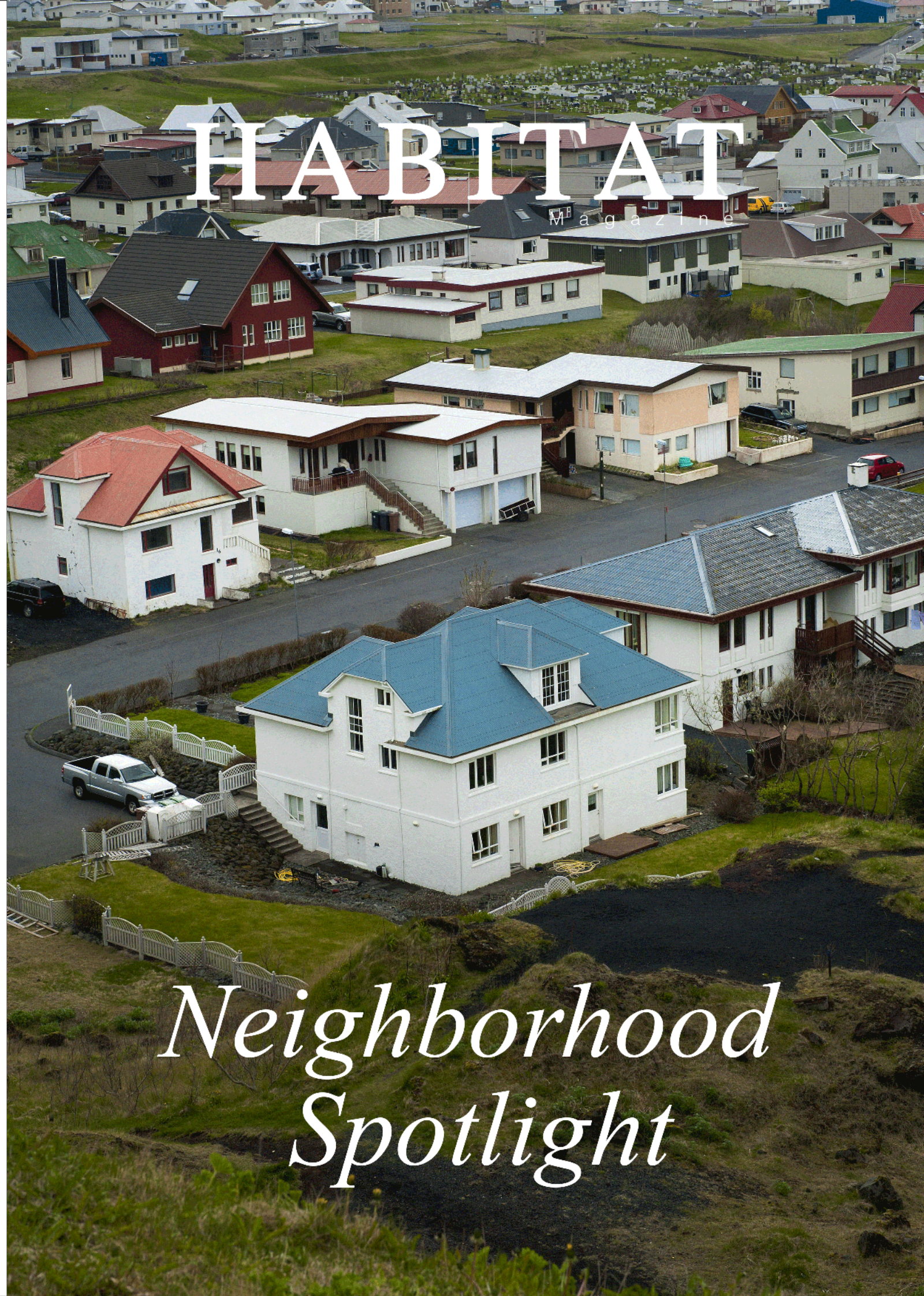
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HABITAT Magazine

Neighborhood Spotlight



LAGOS AT SCALE

Can **Africa's Megacity** Reinvent Its Own Future?

When it comes to urban migration and population growth of any state in Nigeria, there is Lagos State. And then there are other States. Lagos is expanding with the urgency of ambition itself.

Every day, Lagos absorbs thousands of new stories. New arrivals. New capital. New dreams. It is not merely Nigeria's commercial nerve centre; it is West Africa's gravitational force. But gravity has weight. And the weight of a State projected to exceed 30 million people within decades cannot be managed with yesterday's thinking.

The future of Lagos will not be decided by how fast it grows. It will be decided by how intelligently it grows.

Density Is Not the Enemy. Disorder Is.

For years, population growth has been framed as Lagos' greatest threat. In truth, the threat is unstructured expansion. A megacity can thrive at scale, if density is designed.

Vertical housing. Mixed-use districts. Transit-oriented communities. These are not luxury concepts; they are survival tools. Every new estate approved without transport integration compounds congestion. Every informal sprawl without drainage deepens flood risk.

Scale demand's structure.

Infrastructure Before Approval, Not After Crisis

The opening of the Lagos Blue Line signalled something powerful: Lagos can execute transformative infrastructure. But one rail line cannot carry a megacity.

Infrastructure must precede population clusters. Rail networks must expand before mega-developments multiply.

Drainage must be embedded before foundations are poured. Power distribution must scale before towers illuminate the skyline.

The city cannot afford reactive governance. It must operate with predictive discipline.

Decentralisation: Let Lagos Breathe

For too long, economic power has been concentrated in a few elite corridors, particularly Victoria Island and Ikoyi. The result? Daily tidal waves of commuters crossing bridges, choking productivity and air quality alike.

The sustainable Lagos will not revolve around one island.

It will strengthen Yaba as a tech and innovation hub. It will expand Ikeja's commercial dominance. It will mature the Lekki corridor into a self-contained live-work ecosystem. When people work closer to where they live, congestion becomes manageable, and quality of life improves.

A megacity must have multiple centres of gravity.

Upgrade, Don't Erase

Sustainability cannot be selective. Informal settlements are not temporary inconveniences; they are permanent realities of rapid urbanisation.

The question is whether Lagos chooses displacement or integration.

Upgrading sanitation systems. Formalising property rights. Installing drainage and water access. These interventions cost less than recurring crisis management. Density with services creates economic participants. Density without services creates instability.

Inclusion is infrastructure.



Climate Is Not a Future Problem

As a coastal city, Lagos stands on fragile terrain. Flooding in low-lying districts is no longer an anomaly; it is seasonal. Resilience must move from conversation to code embedded into building approvals, coastal setbacks, and drainage masterplans.

A sustainable Lagos is one that understands that climate risk is financial risk. Developers, investors, and policymakers must start pricing resilience into every square metre of development.

Make Sustainability Profitable

Moral appeals rarely transform markets. Incentives do. Fast-tracked approvals for green buildings. Density bonuses for developments that include public infrastructure. Tax relief for renewable energy integration. If sustainability becomes economically attractive, the private sector will move faster than regulation alone ever could.

Lagos does not lack capital. It lacks alignment.

The Uncomfortable Truth

Lagos cannot sustainably carry Nigeria alone.

Migration pressure will remain relentless unless other Nigerian Cities become economically viable alternatives. A national development strategy that strengthens regional industrial corridors protects Lagos and not take away from it.

The sustainability of Lagos is tied to the prosperity of the federation.

A city of 30 million can either collapse under its own ambition or rise because of it.

Lagos already possesses the raw ingredients: capital, entrepreneurial energy, cultural influence, and demographic strength. What it requires now is coordinated execution, disciplined planning that treats growth not as chaos to manage but as power to structure.

The future megacity of Africa will not be the tallest. It will be the smartest.

And if Lagos chooses alignment over improvisation, resilience over reaction, and structure over sprawl, it will not merely survive its population growth.

It will turn scale into its greatest competitive advantage.

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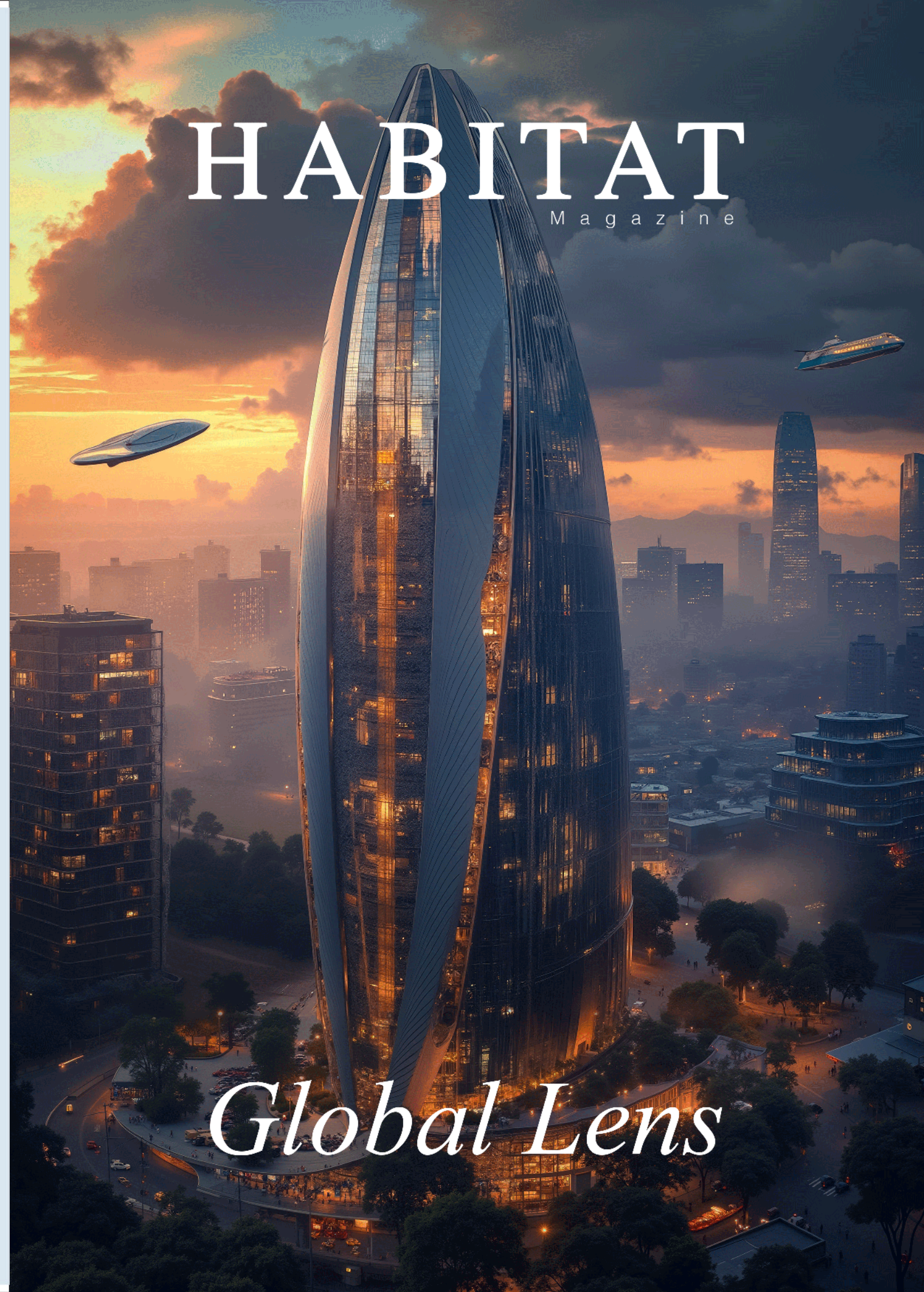
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Global Lens



5 NEIGHBOURHOODS SUITABLE FOR EXPERTS IN DUBAI

By Charis Raji

Dubai has long been a magnet for people from all over the world, and it's easy to see why. With its tax-free income, world-class infrastructure, year-round sunshine, and a lifestyle that blends the ultramodern with the culturally rich, the city has become one of the most desirable destinations for expats looking to live, work, and thrive.

But with so much to choose from, finding the right neighbourhood to call home can feel overwhelming. Whether you're after a buzzing social scene, a quiet family-friendly enclave, or a waterfront address that turns heads back home, Dubai has a pocket for every kind of expert,

Here are five of the best neighbourhoods in Dubai for experts to consider.



1. DUBAI MARINA

For experts who want to dive headfirst into Dubai's glamorous side, Dubai Marina is hard to beat. Stretching along a stunning man-made canal lined with gleaming skyscrapers, the Marina is one of the city's most sought-after addresses, and for good reason. The neighbourhood is walkable by Dubai's standards, with the Marina Walk offering a lively promenade of restaurants, cafés, boutiques, and leisure spots right on the water's edge.

The area is particularly popular with young professionals and couples who want to be close to the action without sacrificing

comfort. A wide range of apartment options — studios and penthouses — means there's something for various budgets, though the Marina does sit on the more premium end of the rental market. With easy metro access, proximity to JBR Beach, and a vibrant expat community, Dubai Marina offers the kind of lifestyle that makes relocating feel less like a compromise and more like an upgrade.

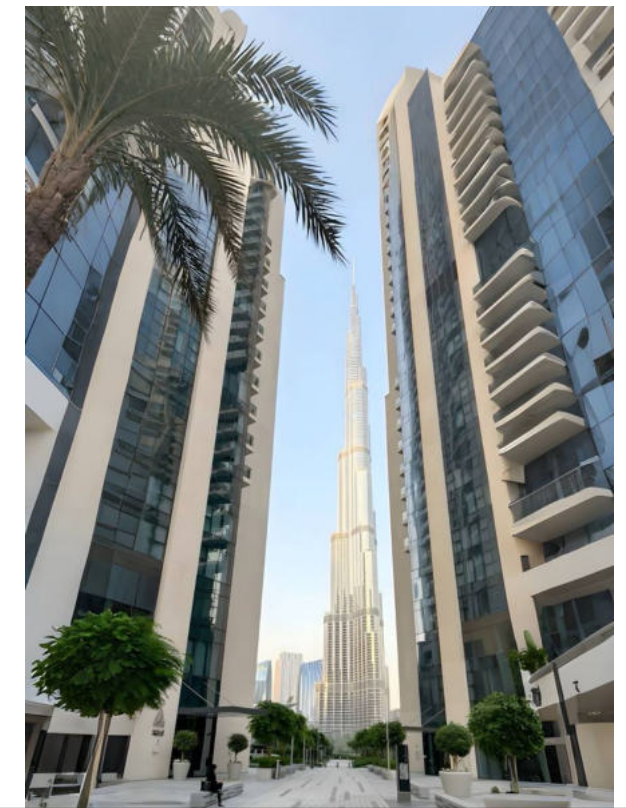
villas, tree-lined streets, and a laid-back atmosphere that feels worlds away from the city's usual hustle. It has long been a favourite among Western experts, particularly families, and its reputation as one of Dubai's most established and desirable residential areas remains well-earned.

The neighbourhood is home to some of the city's best international schools, private beach clubs, and upscale dining options. Kite Beach and Jumeirah Beach are easily accessible, making weekend mornings a far more leisurely affair. While it leans toward the more expensive end of Dubai's rental market, the quality of life on offer — the space, the greenery, the community feel — makes it a compelling choice for expats looking to settle in rather than just pass through.



2. JUMEIRAH

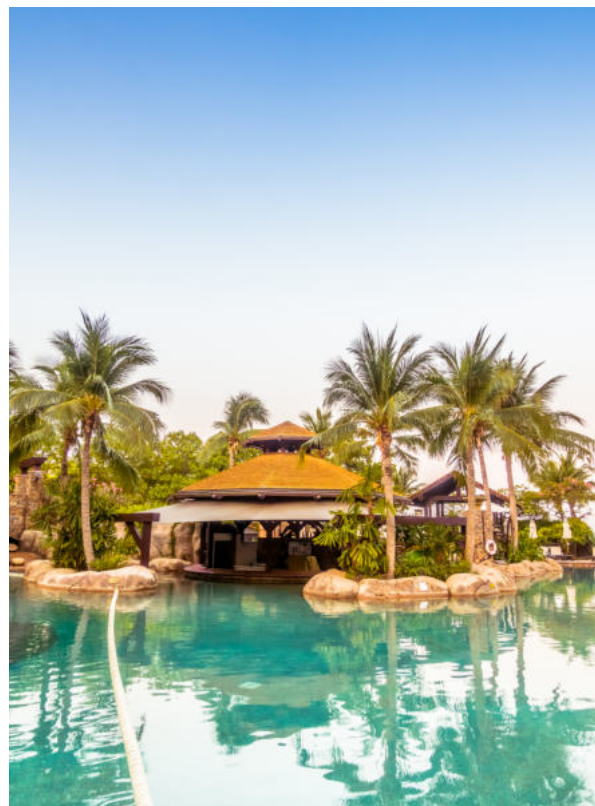
If Dubai Marina represents the city's high-rise, fast-paced energy, Jumeirah offers something altogether more relaxed and refined. Spread along Dubai's coastline, Jumeirah is best known for its low-rise



3. DOWNTOWN DUBAI

For expats who want to be at the very centre of it all, Downtown Dubai delivers on every level. Home to the iconic Burj Khalifa, the Dubai Mall, and the mesmerizing Dubai Fountain, Downtown is the city's beating heart — a neighbourhood where luxury living and world-class entertainment exist side by side. Living here means having some of the world's most recognizable landmarks practically on your doorstep, a fact that never quite loses its novelty.

Downtown is particularly well-suited to professionals working in the city's financial and business districts, given its central location and excellent connectivity. The neighbourhood has a cosmopolitan energy that makes it easy to meet people and build a social life quickly, which is invaluable for newly arrived expats. Apartments here are modern, well-appointed, and available across a range of sizes, though like most premium addresses in Dubai, they come with a premium price tag. For those who want the full Dubai experience without compromise, Downtown is the place to be.



4. ARABIAN RANCHES

Not every expat arrives in Dubai seeking skyscrapers and rooftop bars. For those with families in tow, or for anyone who simply prefers space, greenery, and a slower pace, Arabian Ranches is one of Dubai's most beloved residential communities. Developed as a self-contained suburban escape on the outskirts of the city, Arabian Ranches is characterized by its spacious villas, manicured streets, and a genuine sense of community that can be surprisingly hard to find in a city as transient as Dubai.

The neighbourhood is home to excellent schools, a golf course, equestrian facilities, community parks, and a retail centre with everyday conveniences close at hand. It's the kind of place where children ride bikes in the evening, and neighbours actually know each other's names. For expert families making the move to Dubai for the long haul, Arabian Ranches offers the stability, comfort, and lifestyle that make the transition feel far less daunting.



5. JUMEIRAH VILLAGE CIRCLE (JVC)

Jumeirah Village Circle, commonly known as JVC, has quietly grown into one of

Dubai's most popular choices for experts — particularly those looking for value without sacrificing quality of life. Compared to the more established luxury addresses on this list, JVC offers significantly more affordable rents, making it an attractive option for young professionals, couples, and those new to the city who want to find their footing before committing to a pricier postcode.

The neighbourhood has a village-like feel, with low to mid-rise residential buildings, parks, and a growing selection of cafés, gyms, restaurants, and everyday conveniences. It's centrally located with decent road connections to the rest of the city, meaning residents are never too far from the action, even if they're not in the thick of it. As Dubai continues to develop, JVC has become a neighbourhood on the rise — one that rewards those who choose it with a comfortable, connected, and genuinely enjoyable place to call home.

Dubai's appeal to experts shows no signs of slowing down, and with neighbourhoods as varied as the people who call them home, finding the right fit is simply a matter of knowing what you're looking for.

Whether you're drawn to the waterfront energy of Dubai Marina, the suburban tranquillity of Arabian Ranches, or the unbeatable central location of Downtown Dubai, the city has a way of meeting you exactly where you are. For those willing to make the leap, Dubai doesn't just offer a new address; it offers an entirely new way of living.

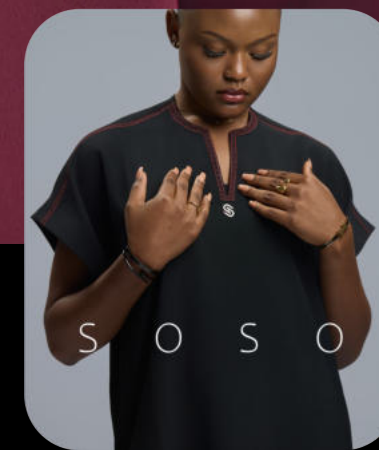


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S O S O





SOSO

CLOTHING

Tailoring Identity with Intent

In a fashion world driven by speed and spectacle, SOSO Clothing distinguishes itself through restraint, purpose, and quiet confidence. This is a brand that values intention over trends, creating pieces that feel considered rather than reactive.

Rooted in heritage yet unmistakably modern, SOSO Clothing blends clean silhouettes with subtle cultural nuance. Each design reflects a deep understanding of identity, where you come from, where you are, and how you choose to show up. Nothing is excessive, nothing accidental.

Beyond aesthetics, SOSO represents a philosophy: that true style is composed,

personal, and enduring.

Its garments are designed to elevate the wearer without overshadowing them, offering clothing that feels aligned with both individuality and lifestyle.

As African luxury continues to redefine itself, SOSO Clothing stands as a symbol of thoughtful refinement, luxury expressed through craftsmanship, authenticity, and meaning rather than excess.

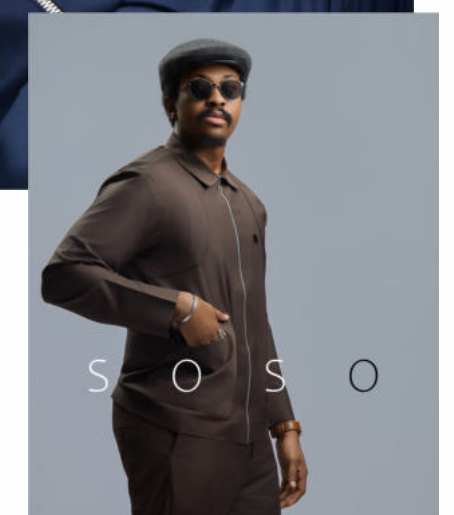
At Habitat Magazine, we celebrate brands that shape culture with confidence and clarity. SOSO Clothing does just that, proving that the most powerful fashion statements are often made in quiet tones.

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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.

Phone: 0703333188209035669748
Instagram handles: @trishocouture & @ladytrish_diamonds
Address: 27a/29a Karimu Kotun, Victoria Island, Lagos



TRISH O COUTURE



TRISH O COUTURE

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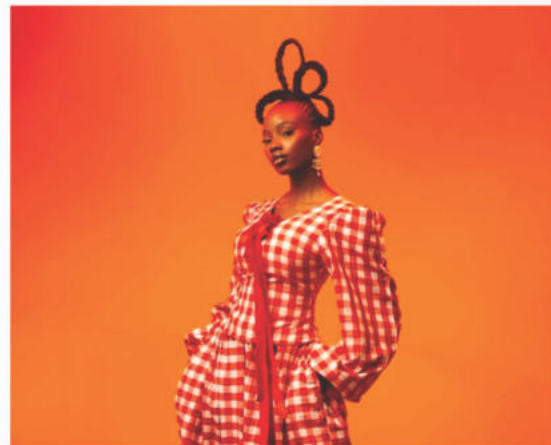
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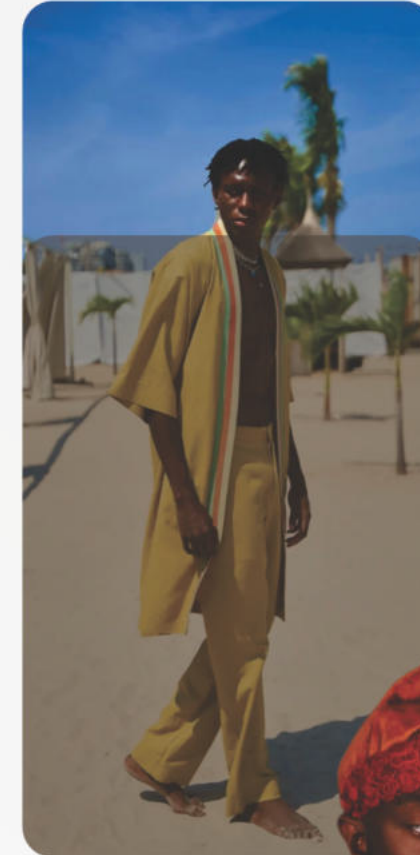
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DIMEJI ILORI



SUSTAINABLE FASHION:

Spotlighting

THE DIMEJI ILORI BRAND

By Tomisin Juliet Faoye



While many fashion designers can boast of having their creations displayed by top models in the industry, it is not every day we see the first lady of a state, walk the runway to model an outfit.

When Dimeji Ilori was commissioned to create a fashion collection for Kwara State, he knew the project would be deeply personal for him. Being from Kwara State himself, this budding fashion designer gave his all to produce bespoke outfits that blended traditional fabric with contemporary fashion trends. A rising star in the Nigerian fashion industry, Dimeji Ilori's work is deeply rooted in his Yoruba heritage, and he has gained recognition for showcasing Nigerian culture on major runways. Ilori's designs often feature traditional African textiles like Aso Oke and Adire, reimagined in modern silhouettes and bold cuts. His brand is not only famous for this unique fusion but is also a leading force in the sustainable fashion niche. His Afrowaste collection, which upcycles discarded clothes into one-of-a-kind treasures reveals his bold passion for the industry. He is an integral part of the movement promoting African fashion and cultural preservation. The collection he designed for Kwara State proved to be a showstopper at the Africa Fashion Week London 2025.

From men's wear to women's wear, kaftans to Iro and buba, the designs infused indigenous aso oke fabric which were handwoven by artisans in Ilorin, Kwara state. At the core of Dimeji's brand lies the penchant for both cultural appreciation,

and authentic representation, presented in a way that speaks to Africans as well as people on the international fashion scene, such that these indigenous designs can appeal to a global audience.

At the Lagos Fashion Week, 2025, Dimeji Ilori's "Natural Synthesis" collection fused traditional Nigerian craftsmanship with modern design, creating wearable art that stood out amongst the number. Dimeji Ilori's pieces have been worn by several celebrities including Uzor Arukwe, Chimezie Imo, Falz, amongst many others. On every runway or at every red carpet, Dimeji Ilori's designs stand out as nothing short of wearable art. In September 2025, Dimeji Ilori was commissioned by the wife of the Ooni of Ife, to create a special collection for the Olojo festival, a symbolic ancient festival of the Yoruba people. As he is known to, Dimeji crafted a collection that was nothing short of a vibrant display of culture, incorporating elements from the sacred Aare Crown and from various prominent masquerades that make up part of the Yoruba cosmology.

Worthy of note is the fact that the Kwara collection which walked the runway at the Africa Fashion Week London, was put together in only two weeks. Everything, from idea, to conception, design, production and the runway show, was birthed within that short timeframe. Dimeji Ilori and his brand stand as proof of the incredible talent of Nigerian fashion designers and proves that there is nothing stopping our nation from storming the industry.



Tumi Ifebogun

AND THE CAMPAIGN FOR DIGITAL LITERACY AMONGST WOMEN AND GIRLS

By Tomisin Juliet Faoye

Tumi Ifebogun is rising fast into the league of Nigeria's foremost digital marketing geniuses. With a track record of helping small and large enterprises scale via social media, she is proving to have the knowledge and skill to be a leading digital marketing coach.

Why do so many young women identify with Tumi Ifebogun? It's simple. She speaks to the authenticity of the life of a young woman making her own way in the world. From moving across the country in 2024 with no guarantees, to building a personal brand that is helping small and medium enterprises scale and reach their growth goals, she stands as one of the inspiring figures of her time.

Through her NGO, Impacther Africa, Tumi Ifebogun is empowering women and girls with skills necessary for the digital future.

From digital literacy to hands-on skill acquisition, to funding, economic empowerment and AI education, she contributes to SDGs 1,4,5 and 8, while building her own personal brand as a leading figure in tech, the digital space and women's rights advocacy.

In February, Tumi hosted the Skill Her event which saw to the empowerment of 300+ female business owners.

Tumi Ifebogun is opening bringing other young women with her on this ascent to the peak and is proving that every woman is indeed made for more. She lives out the popular mantra 'we rise by lifting others' by taking as many women as possible with her on this upward climb. She is proving that women are worthy of a place in every space and that if it is not offered, it must be taken.



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