

₦2M TO ₦2.8M IN 12 MONTHS: HOW SMART INVESTORS ARE BEATING INFLATION WITH FRACTIONAL LAND IN ABUJA

The 2026 Reality: Why Saving Alone No Longer Works

De Velli Group

In 2026, the biggest financial risk for many Nigerians is no longer spending. It is keeping money idle.
With rising inflation, currency pressure, and increasing living costs, money left in a standard savings account does not grow in real terms. It loses value.
Interest rates from most banks remain significantly lower than inflation, meaning that even when your balance increases slightly, your purchasing power declines.
This is what many investors now recognize as the savings trap. You feel secure because your money is safe, but in reality, it is gradually losing value.

The Core Problem: Waiting is Expensive

Many investors set aside funds with the intention of buying land in the future. The challenge is that Abuja's real estate market does not wait. As infrastructure expands and new developments emerge, land prices adjust quickly.
A location selling for ₦30 Million today can rise significantly within a short period, especially in fast developing areas. While the investor is saving slowly, the market is moving ahead rapidly.
Over time, this makes entry more difficult, not easier.

The Strategy Shift: Entering Early Through Fractional Ownership

Instead of waiting to afford a full plot, some investors are choosing to enter the market early through fractional ownership.
This model allows multiple investors to co own a high value property, each holding a defined and legally documented share. Through De Velli Group's structure, an investor with ₦2 Million can gain exposure to land in high growth locations such as Dawaki, one of Abuja's fastest developing corridors.

Why Dawaki Matters

Dawaki has become a key growth zone due to its strategic location and ongoing development. The area is experiencing:

- Expansion of road networks improving accessibility
- Increased residential and commercial development
- Rising demand from investors and home builders

As infrastructure improves, land values in Dawaki continue to adjust upward. Investors who enter early benefit directly from this growth.

How the Returns Are Generated

It is important to understand that returns in this model do not come from fixed interest or payouts. They come from capital appreciation.
As development increases in locations like Dawaki:

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- Demand for land rises
- Prices adjust based on new infrastructure and activity
- The overall value of the land increases

Since each investor owns a share of the land, their investment grows in value as the land appreciates. This is how a ₦2 Million investment can grow to ₦2.8 Million. The increase is driven by market growth, not by interest payments.



How Fractional Ownership Works

When an investor enters:

- The land is structured under a Special Purpose Vehicle
- Each investor holds a defined share
- Ownership is legally documented and tied to the physical asset

This ensures that the investment is backed by real land in a growing location, not a speculative or abstract asset.

The Advantage for Investors

This approach provides clear advantages:

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1. **Early Entry into Growth Locations:**
Investors can access areas like Dawaki before prices rise further.

2. **Asset Backed Investment:**
Funds are tied to physical land that benefits from real market demand.

3. **Scalable Investment Path:**
Investors can start with smaller amounts and increase their position over time.

Conclusion

The traditional idea of saving until you can afford land is becoming less effective in a fast moving market. What matters now is positioning early in locations with strong growth potential. Dawaki represents one of those opportunities, where infrastructure and demand are actively driving value. ₦2 Million is no longer just savings. It is a starting point for entering a growing market and benefiting from real estate appreciation.
If you are holding funds and waiting for the right time to invest, consider whether the market will wait for you.
At De Velli Group, we provide access to verified fractional land investments in high growth areas like Dawaki, ensuring your entry into the market is structured, secure, and positioned for appreciation.
Speak with our team today to explore available opportunities and take the first step toward owning a stake in Abuja's growth.