Amaka’s Graduation Gift Was Not a Phone or a Party

It Was a Property Portfolio

When children graduate, parents often want to give them something memorable. Some parents buy phones. Others organize parties, buy clothes or give cash. For Amaka Okafor, the graduation gift she chose for her twin children was different. She wanted to give them something that could remain valuable long after the celebration was over.

Amaka is a single mother who spent years working hard to give her children the best life possible. Raising two children alone was not always easy. There were school fees, household expenses, unexpected bills and all the responsibilities that come with raising a family. But she remained focused. She wanted her children to grow up understanding the value of money, work and investment.

When the twins reached an important milestone, Amaka decided that their graduation should mark more than the end of one chapter. It should also be the beginning of another. Instead of spending all her money on a celebration, she allocated ₦2 million for each child and invested the money through fractional real estate ownership.

Her children were only 16. Yet they already had something many adults spend years trying to acquire: an investment portfolio.

Starting Young Changes the Conversation

At 16, most teenagers are thinking about school, friendships, sports, entertainment and what they want to become in the future. Investment is rarely at the centre of their daily lives. But that is exactly why Amaka’s decision is significant. She was not simply giving her children money; she was introducing them to ownership.

Fractional ownership allows multiple investors to participate in a real estate asset by acquiring documented ownership interests. It creates an opportunity for people who may not have enough capital to purchase an entire property to participate in real estate through a structured investment.

For Amaka, the goal was long term. She understood that ₦2 million spent on a temporary gift could provide excitement for a few weeks or months. But ₦2 million positioned in an investment could potentially remain valuable and participate in future income or capital appreciation, depending on the asset and market conditions. The difference is important: one gift is consumed, the other is designed to grow.

A Lesson That Goes Beyond Money

There is another reason Amaka's decision matters. Children learn from what their parents do with money. When a child receives an expensive phone, they learn that money can buy things. When a child receives an investment, they begin to understand that money can also buy ownership. That distinction can shape how they think about wealth as they grow older.

Amaka wants her children to understand that earning money is only one part of financial success; knowing what to do with money is equally important. Her twins may eventually go to university, build careers, start businesses and create families of their own. The investment their mother created for them can become part of that journey. It may provide an opportunity to learn about real estate, ownership, returns and long term wealth creation. Most importantly, it gives them a head start.

Why Parents Are Thinking Differently About Wealth

For many families, financial planning focuses almost entirely on education. Parents work hard to pay school fees because they understand that education gives children opportunities. But education and investment do not have to be separate. A child can receive a good education while also being introduced to responsible asset ownership.

This is where real estate can become part of a family's wealth conversation. Land and property have traditionally been viewed as long term assets. Fractional ownership provides another route for participating in real estate without requiring one person to acquire an entire high value property alone.

De Velli Group's current fractional ownership model allows investors to participate according to their capital contribution, with professional management of the asset. The company states that returns may be generated from rental income and capital appreciation, depending on the property type and market conditions.

That means Amaka's decision was not about promising her children instant wealth. It was about giving them an early position. There is a powerful lesson in that. The best time to start teaching children about wealth is not when they receive their first salary—it can start much earlier.

Amaka's gift was simple. She gave each child an investment. Years from now, when the twins look back at their graduation, they may remember the celebration. But more importantly, they will remember that their mother used that moment to give them something that could continue working for them.

That is a different kind of gift. A gift that does not simply say, "Congratulations." It says, "Your financial future has already begun."