

Chika Sent Money Home Every Month. Then She Asked, “What Are We Building?”

For six years, Chika had lived in Manchester. She worked as a care professional, paid her bills and sent money to Nigeria whenever her family needed help. Sometimes the money covered her mother’s medical expenses. At other times, it went towards school fees for her younger brother, repairs at the family home or an unexpected emergency.

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Chika did not resent helping her family. Supporting the people who had supported her was important to her. But one December, while reviewing her finances, she noticed something she had never properly calculated before.

She had sent several million naira home over the years, yet her family had not acquired a new asset from those transfers. The money had served real and necessary purposes, but there was no separate plan for building something that could belong to the family for decades.

She called her younger brother, Emeka, who lived in Abuja.

“I am not saying we should stop helping everybody,” she explained. “But can we also have a plan for something we are building? Something we can point to in ten years and say this is what our money helped us create.”

Emeka understood. He had recently started working and was also thinking about property ownership. The challenge was that neither sibling could comfortably pay for a full plot of land while meeting their existing responsibilities.

Their First Calculation Changed the Conversation

The siblings began researching property prices in Abuja. They wanted to understand the difference between buying land for immediate construction and acquiring land as a longer term family asset. They came across De Velli Group’s published Katampe Extension Phase 3 prices. A 250 square metre plot was listed at ₦32.5 million, while a 500 square metre plot was listed at ₦55 million.

The figures forced them to be realistic. Even if they combined their savings, they did not want to spend nearly everything they had simply to acquire land. Chika still needed an emergency fund in the United Kingdom, while Emeka had rent, transport and other expenses in Abuja.

They also had to consider costs beyond the advertised land price. Depending on the transaction, documentation, professional advice, surveys, legal work and eventual development could require

additional money. Owning land would not automatically mean that they could afford to build a house on it.
They decided to separate their family support budget from their investment budget. That way, they could continue helping their mother without treating every emergency as a reason to abandon their long term plan or, conversely, diverting money meant for urgent family needs into an investment

Investing From Abroad Requires More Than Trust

Chika had heard enough stories about people living abroad who sent money to relatives to buy land, only to discover later that the property had not been acquired as expected. Some had received photographs without proper documents. Others had relied on verbal promises or assumed that a relative's involvement removed the need for independent verification.
She did not want to approach property ownership that way.
This time, she insisted that they first understand who the legal owner of the land was, what documents supported the transaction, whether the intended use was approved and what evidence of ownership they would receive. She also wanted to know how the property would be held, whose name or legal entity would appear in the relevant documents and how the siblings' respective contributions would be recognised.
Emeka agreed to help with local enquiries, but they would not treat his presence in Abuja as a substitute for due diligence. They would request documents, verify information through appropriate channels and obtain independent legal advice where necessary.
The arrangement mattered because a family investment can become a source of disagreement if the participants have different expectations. One sibling may think the property belongs equally to everyone, while another may believe ownership should reflect the exact amount each person contributed.
Before paying, Chika and Emeka would need a written agreement that clearly addressed contributions, ownership, responsibilities and what would happen if one of them later wanted to exit.

A Whole Plot Was Not Their Only Option

During their research, they also came across the concept of co fractional property ownership. Under a properly documented arrangement, multiple investors can participate in a property investment without each person purchasing an entire plot independently.
De Velli Group lists a ₦2 million entry point for its Co Fractional investment at Katampe Extension Phase 3. For Chika and Emeka, this offered another option to investigate alongside the purchase of a full plot.
However, they understood that a ₦2 million fractional investment was not the same thing as purchasing a separate 250 square metre plot. They would need to review the legal structure, the precise rights attached to their investment, the underlying property documentation, fees, holding

period, return arrangements and exit conditions.
They would also need to decide whether they were investing jointly or separately. If they invested together, their agreement would have to explain how their respective contributions translated into ownership rights and how decisions would be made.
They were not looking for a shortcut. They wanted a structure they could understand and monitor even when they were in different countries.

From Sending Money Home to Planning for Home

Chika and Emeka eventually created a separate family investment budget. Their plan was to build their emergency savings first, determine how much each person could comfortably contribute and compare the available property options before making a commitment.
They also agreed that the family investment would not replace their individual financial plans. Chika would continue managing her expenses abroad, while Emeka would keep enough money available for his living costs and professional development.
Their goal was not to announce that they owned property as quickly as possible. It was to make a decision they could defend financially and legally.
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For Chika, the most important change had already happened. She had begun to see that supporting family and building family assets did not have to be competing goals. With proper planning, the two could be handled separately and deliberately.
For Nigerians in the diaspora, investing back home can be a meaningful way to establish a long term connection to the country. But distance makes verification, clear documentation and independent advice even more important. No location, developer or investment structure should be trusted without proper checks.
Chika wanted something her family could look at years later and understand how it was acquired, who owned it and what responsibilities came with it.
She was no longer asking only how much money she could send home this month.
She was asking what her family could responsibly build with the money they earned.
A lasting family asset begins with more than money sent home. It begins with a shared plan, clear ownership arrangements and the discipline to protect what the family is building.
If you live abroad and want to explore property investment in Abuja, De Velli Group can explain its available land and co fractional options. Confirm current pricing, documentation, ownership rights and all applicable terms independently before making a commitment.