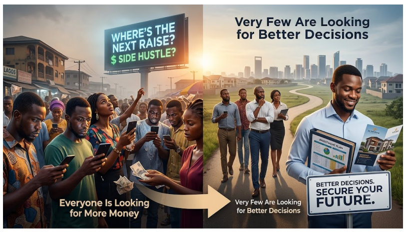

Everyone Is Looking for More Money. Very Few Are Looking for Better Decisions.

The salary isn’t always the problem. Sometimes, it’s the decisions.

Everyone wants a raise. Scroll through social media for five minutes and you’ll see people asking where the next opportunity is coming from, how to earn in dollars, which side hustle pays the most, or what investment is “guaranteed” to double money quickly.
But while everyone is chasing more income, very few people stop to ask a more important question:

“Am I making good decisions with the money I already have?”
The truth is, income alone has never created lasting wealth. History has shown that people earning average salaries have quietly built fortunes, while others earning millions have ended up with nothing. Across Nigeria and around the world, the difference is rarely how much people earn. It is what they choose to do with it.

One Decision Changed Everything

In 2023, 35 year old software developer Tosin Adebayo was earning over ₦1.2 million monthly in Lagos. On paper, he looked successful.
Every month came with expensive dinners, frequent flights, gadgets, luxury clothing, and generous spending for friends and family. At the end of each year, he couldn’t explain where the money had gone.
Then one evening, during a conversation with an older colleague, he was asked a question that stayed with him. “If your salary stopped tomorrow, what would still be paying you?”
He had no answer. Instead of searching for another side hustle, Tosin began changing his decisions. He created an investment budget before creating a spending budget.
Within eighteen months, he had acquired land through a structured payment plan and also diversified into property backed investments.
His income barely changed. His decisions did. Today, while many people around him are still waiting for “more money,” his assets have continued growing quietly in value.

The Biggest Wealth Gap Is Not Income. It Is Timing.

One of the biggest mistakes people make is believing investment is something you do after becoming rich.
Most wealthy people actually become wealthy because they started investing before they felt completely ready.
Research from global financial institutions consistently shows that people who begin investing earlier benefit more from long term appreciation than those who simply earn higher salaries later in life. Assets such as real estate have historically provided protection against inflation while increasing in value over time, particularly in fast growing cities. (Sources: World Bank, IMF, PwC Africa, Nigeria Bureau of Statistics.)
Abuja is a clear example.
Neighbourhoods that sold for modest prices just a few years ago have experienced significant appreciation because of infrastructure expansion, increasing demand, and population growth.
Those gains did not happen overnight. They rewarded people who made early decisions.
Waiting for “more money” often becomes an excuse that delays wealth creation.

Better Decisions Build Better Futures

Money comes and goes. Good decisions stay with you.
Whether you earn ₦300,000 or ₦3 million monthly, the habit of converting part of today’s income into tomorrow’s assets creates a completely different financial future.
At De Velli Group, we understand that not everyone can purchase an entire development immediately. That is why we provide flexible opportunities including land banking, structured payment plans, and Co Fractional Ownership, making premium real estate investments more accessible to more Nigerians.
The question isn’t whether you’ll make more money someday.
The real question is this:
When that money comes, will you spend it… or position it to work for you?
The earlier you answer that question, the earlier your money starts building wealth instead of simply paying bills.
If you’re ready to make better financial decisions instead of simply chasing bigger paychecks, speak with De Velli Group today. Together, we can help you identify an investment option that matches your goals and budget, so every naira you earn moves you closer to lasting wealth instead of temporary satisfaction.