If Inflation Keeps Winning, Your Savings Never Will.

The money in your account may be growing, but its value could be shrinking.

There was a time when saving money alone was considered the safest financial habit. Parents encouraged it. Banks rewarded it. Financial experts praised discipline over spending.
But today’s economy has changed that conversation.
Across Nigeria and many parts of Africa, inflation has quietly become one of the biggest threats to personal wealth. Prices continue to rise faster than many people’s incomes, and money left idle gradually loses its purchasing power.
The result is simple. You may have more money in your account than you did three years ago, but it buys far less than it used to.
The biggest financial risk today isn’t only spending recklessly. It is allowing your money to remain where it cannot grow.

The Cost of Waiting

In 2022, Adaeze Okafor, a civil servant in Abuja, decided to save ₦5 million for her dream investment.
She wanted to buy land but kept waiting for “the right time.” Every year, she believed she would save a little more before making a move.
Meanwhile, land prices kept rising. Road projects expanded into new districts. Demand increased. Construction followed.
By 2025, the same property she had planned to buy now cost significantly more than it did when she first started saving.
Her money had remained safe. Its value had not.
She later admitted something many Nigerians are beginning to realize. “I wasn’t losing money because I spent it. I was losing money because I waited too long.”
Her experience reflects what thousands of people across the country have faced in recent years

Inflation Never Takes a Day Off

According to the National Bureau of Statistics (NBS), Nigeria has experienced sustained inflation over the past few years, increasing the prices of food, transportation, housing, and essential goods. The International Monetary Fund (IMF) and the World Bank have also highlighted inflation as one of the major pressures affecting household purchasing power across emerging economies.
While inflation reduces the value of cash, well located real estate has historically performed differently.
As infrastructure improves and cities expand, land often appreciates over time because demand continues to increase while supply remains limited.
This is one reason many experienced investors prioritize acquiring land early instead of waiting until they feel completely comfortable.
They understand that inflation is always moving. Their investments should move too.

Don’t Let Your Money Stand Still

Every financial decision has a cost.
Sometimes that cost comes from making the wrong decision.
Other times, it comes from making no decision at all.
Keeping emergency savings is important, but allowing all your long term wealth to sit idle may gradually reduce what that money can achieve.
At De Velli Group, we help individuals and families position their money where it has the opportunity to grow through land banking, flexible payment plans, and Co Fractional Ownership.
These options make it possible to begin investing without waiting years to accumulate the full cost of a property.
Inflation will continue doing its job.
The question is whether your money is doing its own.
The sooner your savings begin working through assets with long term growth potential, the better positioned you are to protect your purchasing power and build lasting wealth.
Sources: National Bureau of Statistics (NBS), International Monetary Fund (IMF), World Bank, PwC Africa reports on African real estate and investment trends.