

Ngozi Compared Two Abuja Plots. The Bigger One Was Not Automatically Better

When Ngozi received a promotion at work, she began thinking seriously about buying land in Abuja. She had spent years renting and wanted to use part of her growing income to acquire an asset for the future.

Her initial plan was simple. Find the biggest plot she could afford, buy it and decide what to do with it later. She assumed that a larger plot would always be the better investment because it offered more space and could potentially accommodate a larger building.

Then her colleague, Boma, asked her a question that changed the way she approached the search. “What exactly do you want the land to do for you?”

Ngozi had not thought about it carefully. She wanted a property that could become her future home, but she also wanted the flexibility to hold the land while she saved enough money to build. She did not intend to start construction immediately, and she was unwilling to use all her savings on the purchase.

For the first time, she realised that she was comparing plots by size before deciding what she needed the property to achieve.

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The ₦32.5 Million Plot and the ₦55 Million Plot

While researching Abuja property options, Ngozi came across De Velli Group’s published prices for Katampe Extension Phase 3. The listed price for a 250 square metre plot was ₦32.5 million, while a 500 square metre plot was ₦55 million.

The difference was ₦22.5 million.

That was not a small upgrade. It was enough money to affect her emergency savings, future building plans and overall financial position for years.

Ngozi began comparing the two options more carefully. A 250 square metre plot could potentially suit a compact residential design, depending on the approved layout, building setbacks, access and applicable planning rules. A 500 square metre plot could offer more flexibility for a larger home or a different permitted design, but it would also require more capital to acquire and could involve higher costs if she eventually developed it.

She learnt that plot size alone did not determine whether land was suitable for her. The approved

use, shape of the plot, access, location, drainage, available utilities and building regulations were equally important.
A larger plot would not necessarily be a better investment if it consumed money she needed elsewhere or if the location did not suit her intended use.

The Purchase Price Was Only the Beginning

Ngozi then created a simple budget. She listed the advertised land price, the money she needed to retain for emergencies and the costs she might incur after purchasing the property.
She knew that buying land did not mean she could immediately build a house. Construction would require a separate budget for architectural designs, approvals, building materials, labour, utilities and other expenses. These costs could change over time, particularly if inflation increased the prices of materials and services.
She also needed to establish whether the advertised price covered everything required to complete the transaction or whether additional charges applied.
Her financial adviser encouraged her to avoid making a purchase based solely on the fear that prices might rise. A decision made under pressure could leave her asset rich on paper but short of cash when an emergency arose.
Ngozi decided that she would not borrow recklessly to buy a larger plot. She would rather acquire a property that matched her financial capacity than struggle to maintain a purchase that looked impressive to other people.

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What If She Could Not Afford Either Plot?

The two full plot prices still represented substantial commitments. Ngozi had savings, but she was not ready to pay ₦32.5 million or ₦55 million without weakening her financial position.
She therefore investigated other ways to participate in real estate. One option she found was co fractional property ownership, which allows investors to participate in a property investment through a defined legal structure rather than buying a whole plot individually.
De Velli Group lists a ₦2 million entry point for its Co Fractional investment at Katampe Extension Phase 3. That amount was considerably lower than the price of either full plot, but Ngozi understood that it represented a different type of investment.
She would not be purchasing a separate 250 square metre or 500 square metre plot for ₦2 million. Instead, she would need to understand the portion of the underlying investment she would hold, how ownership was documented, what rights came with it and how any returns or exit would be handled.
She requested information about the relevant legal structure, documentation, fees and investment terms before deciding whether the option suited her objectives. She also considered the fact that a fractional investment might not provide the immediate right to build on a specific piece of land.
That distinction mattered. If her priority was to begin constructing a home within a short period, she would need to compare the fractional arrangement with a direct land purchase and other

suitable alternatives. If her priority was to participate in a longer term property investment while keeping her capital commitment lower, the comparison might look different

The Land Also Had to Be Suitable for Development

Ngozi's research went beyond price and size. She began asking questions about drainage, access roads and the property's planning status.
She had seen how heavy rainfall could affect roads and buildings in different parts of Abuja. She did not want to purchase land simply because it was in a recognised district and later discover that drainage problems, restricted land use or other site conditions made development difficult.
She wanted the title and relevant records checked, the plot's approved use confirmed and the physical site assessed before she made a payment. She understood that proper documentation and a desirable location could not, by themselves, eliminate environmental or construction risks.
She also learnt that land prices do not rise at the same rate everywhere. A property may appreciate, remain flat in value or become difficult to sell, depending on demand, access, infrastructure, legal status and broader economic conditions. No responsible investment decision should depend on an assumption that every plot will automatically become more valuable.

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She Chose Based on Her Plan, Not the Plot Size

After comparing the options, Ngozi stopped treating the 500 square metre plot as the automatic winner. She began evaluating each option against her actual goals, available capital, future building plans and willingness to accept risk.
She had not yet made a purchase, but she had become a better informed buyer. She knew the difference between buying a whole plot and participating in a fractional investment. She understood that the purchase price was not the total cost of developing a property, and she knew which questions to ask before paying.
For many first time buyers, this is the most important stage of the process. It is easy to focus on the size of a plot or the reputation of a location while overlooking the details that determine whether a property is suitable for a particular person.
Ngozi's promotion had given her more income, but she knew that a higher salary did not automatically make every property affordable. Her responsibility was to use her money in a way that supported her long term plans rather than stretching her finances for appearances.
The right property is not always the biggest one you can buy. It is the one that fits your purpose, your finances and the legal and physical realities of the land.
If you are comparing land or property investment options in Abuja, speak with De Velli Group about current availability and pricing. Review the documentation, applicable charges, planning status and investment terms before making your decision.