People Think Wealth Comes From Big Salaries. The Numbers Tell a Different Story.

Why some of the wealthiest property owners didn’t earn the biggest paychecks, they simply made better decisions.

By De Velli Group For years, many Nigerians have believed the same thing: if only they earned a bigger salary, they would finally become wealthy.

It sounds reasonable. After all, more money should mean a better life. But look closely at the people quietly building lasting wealth, and a different pattern begins to emerge.

Many of them did not start with extraordinary incomes. They were teachers, civil servants, entrepreneurs, engineers, and small business owners. What separated them from everyone else was not how much they earned, but what they did with what they earned.

While many people waited for promotions, bigger contracts, or the “perfect time” to invest, others were gradually acquiring assets that appreciated year after year.

Today, rising land prices across Abuja and increasing interest in flexible investment models such as Co Fractional Ownership are proving one thing: wealth is often built through decisions, not salaries.

The Story of Two Friends Who Earned the Same Income

In 2022, Daniel and Ibrahim worked for the same telecommunications company in Abuja. They earned almost identical salaries and even lived in the same neighbourhood.

Whenever they received bonuses, Daniel upgraded his phone, travelled during holidays, and frequently changed his car. None of these purchases were wrong, but they all lost value almost immediately. Ibrahim took a different approach.

Instead of spending every extra naira, he began setting aside money toward property investments. He also explored flexible opportunities that allowed him to enter the market without needing hundreds of millions of naira upfront.

Neither man became wealthy overnight. But by 2026, Daniel’s income had increased while his monthly expenses had grown even faster. Ibrahim, on the other hand, owned appreciating real estate assets that had increased in value while continuing to create future opportunities.

The difference was never their salary. It was the decisions they made every month.

The Numbers Tell a Different Story

The World Bank and Nigeria's National Bureau of Statistics continue to highlight inflation as one of the biggest challenges affecting household wealth. As prices rise, money sitting idle gradually loses purchasing power.
Meanwhile, land in expanding districts around Abuja has continued attracting both individual and institutional investors as infrastructure improves and development spreads into new communities. This explains why experienced investors often focus less on chasing higher salaries and more on acquiring appreciating assets. An extra salary increment may improve today's lifestyle.
An appreciating asset can improve tomorrow's financial position. This thinking has also encouraged more Nigerians to consider options like Co Fractional Ownership, where investors can participate in premium real estate projects without needing to purchase an entire property alone. Instead of waiting years to accumulate enough capital, many are beginning their investment journey earlier through structured ownership opportunities.

The Question Isn't How Much You Earn

Perhaps the biggest financial question today is no longer:
"How much do I make?" A better question is:
"How much of what I make is building my future?" Every month presents a choice. One path leads to expenses that disappear almost immediately.
The other leads to assets that continue working long after the money has been spent.
Nobody can predict exactly how much land values will increase in the coming years. However, history consistently shows that strategic property investments made before an area reaches full maturity often reward patient investors over time. That is why many people who appear wealthy today simply started earlier.
Not because they earned more. Because they decided earlier.

Conclusion

Building wealth is rarely about waiting for the perfect salary. More often, it is about making consistent financial decisions that position you for tomorrow rather than only today.
Whether you are considering land banking, premium residential developments, or exploring opportunities like Co Fractional Ownership, taking the first step is often more important than waiting for the "right time."
At De Velli Group, we believe wealth should be built intentionally and made accessible to more people. Through carefully selected investment opportunities and flexible ownership options, we help individuals begin building assets that can appreciate over time.
Your salary pays your bills. Your decisions determine your future.