TEMILADE THOUGHT YOU NEEDED MILLIONS TO ENTER REAL ESTATE. SHE WAS WRONG.

For years, Temilade watched property prices from a distance.

Whenever she saw a new development in Abuja, she wondered how ordinary people were buying there. Whenever friends discussed land, she assumed they must have salaries far higher than hers or savings she could never match. Real estate seemed like a game designed for people who already had money.

Then one Saturday afternoon, a conversation changed her perspective.

A friend told her, “You keep saying you cannot afford real estate, but have you actually researched what you can afford?”

Temilade realised she had not.

She had been comparing her starting point with somebody else’s finished portfolio. She was looking at completed houses, expensive plots and large developments without considering the many ways people begin building property wealth.

So she started learning.

YOU DO NOT HAVE TO START BIG TO START BUILDING

She learned about land purchases, structured payment plans, joint ownership arrangements, fractional ownership and other ways investors can gain exposure to real estate depending on the opportunity available to them. She also learned something that surprised her. Real estate is not necessarily about making one huge purchase. For many people, it is about starting with a realistic investment and gradually building from there.

Temilade did not suddenly become wealthy.

She simply stopped waiting to have everything before taking her first step.

Her first investment was modest compared with the properties she used to admire online. But it gave her something more valuable than bragging rights. It gave her experience. She began paying attention to locations, infrastructure, development patterns, documentation, market demand and the reasons property values change.

That knowledge changed the way she looked at Abuja.

She began to understand that the city is not static. Communities grow, roads improve, businesses move, populations increase and new areas gradually become more connected to established districts. What appears distant or undeveloped today can look very different years later.

That does not mean every piece of land will automatically increase in value. Real estate is not magic, and no legitimate investment should be presented as a guaranteed return. Location, documentation, infrastructure, demand, timing and the quality of the investment all matter.

But Temilade discovered something important.

You do not necessarily need to start with millions upon millions of naira to begin learning about real estate. What you need is a realistic starting point, proper information and the discipline to make decisions you can actually afford.

Her journey did not begin when she became rich.

It began when she stopped telling herself that real estate was only for rich people.

Sometimes the first investment is not the property.

It is changing the way you think about getting started.