

HABITAT

M a g a z i n e

Summer Edition
2024

**15 Ways to implement
Green Changes at your
Nigerian Office**

WOMEN IN REAL ESTATE

**Real Estate, Finance
& Mortgages
Understanding
Different
Financing Options &
Mortgages in Nigeria**



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Summer Edition

Editor's Note

Welcome to the summer edition of Habitat Magazine. As an organization, we believe in collaborating with other brands. This summer, we are partnering with Rivers of Waters Productions to present a stage play titled "NmaOha: The Beauty of a People" on October 1, and with SOSO Africa to bring you House Meets Fashion & Art on October 20, where they will unveil their 2025 collection.

We are always inspired by the stories of industry professionals and developers who are making a difference in the building and real estate sectors. In line with this, we have featured an exclusive interview with Rei Obaigbo, who has recently joined the Habitat family. Successful partnerships are rare in this industry, so in this edition, we bring you an exclusive interview with the partners of Sazak Acres Biloque Company Limited (SABC), as they share how they have built an enduring and thriving partnership.

We have also curated some amazing lifestyle property listings for your consideration in this edition, along with a variety of interesting articles, tips, reviews, and entertainment for your reading pleasure.

We would love to hear from you!

Feel free to call or send a WhatsApp message to **+2348033212022** or send an email to **info@peterraphaelltd.com**.

PETER ALEOGENA
Publisher

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We have a team of knowledgeable neighbourhood specialists who have grown to become masters in specific neighbourhoods. We know that it's only through consistent practice of our values we can in return offer true value to our clients. It is through our values we match-make our clients with their dream homes & smart investments whilst spreading our services across Lagos, Abuja, Ghana, Dubai and across the globe.

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NGN40M

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CONTACT AGENT **Sophia: +234 814 497 6677**



\$900M

3 Bed Apartment 📍 **IKOYI**



CONTACT AGENT **Sophia +234 814 497 6677**



N1.4B

5 Bed Detached + BQ 📍 **IKOYI**



CONTACT AGENT **Adeyemi: +234 909 327 2572**



NGN550M

5 Bed Detached Duplex 📍 **OSAPA**



CONTACT AGENT **Mercy: +234 704 808 9358**



NGN950M

6 Bed Detached Duplex 📍 **LEKKI 1**



CONTACT AGENT **Jenifer: +234 704 808 9361**



NGN360M

2 & 3 Bed + BQ - SALE 📍 **VI**



CONTACT AGENT **David: +234 704 808 9360**



NGN160M

4 Bed Maisonette + BQ 📍 **IKATE**



CONTACT AGENT **Adaeze: +234 816 631 5298**



NGN250M

2 Bed Apartment 📍 **LEKKI 1**



CONTACT AGENT **Jenifer: +234 704 808 9361**



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2 BED WITH A STUDY & BQ

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Payment plan Available






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\$670K

2, 3 & 4 BED APARTMENTS

IKOYI

Completion March 2025
Payment plan Available






CONTACT AGENT
Ifunaya: +234(0) 706 399 0727

CWRE COMMERCIAL



N60M

COMMERCIAL SPACE

VICTORIA ISLAND

SIZE • 808SQM





CONTACT AGENT
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CWRE COMMERCIAL



N150K

Newly Built Office Space

VICTORIA ISLAND

SIZE






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N470K/SQM

ORANGE ISLAND **LEKKI 1**

- 1000SQM
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- 788.1445SQM

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CWRE LAGOS LISTINGS

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LANDSIZE
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PRIZE
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0906 251 1340 **Lilian**
0909 327 2572 **Adeyemi**
Hello@cwrlagos.com



Visit us

- 3/5, Ikoyi Crescent, Ikoyi, Lagos (Head office)
- 1, Towry Close, Idejo Lagos
- 826, Emmanuel Aguna, Jabi, Abuja (Abuja office)
- Block 2, Seranai Residence (Dubai office)

ONE OCEAN

& BLOSSOM

7 STAR , OCEAN VIEW CONDOS, LAGOS

The burgeoning trend in premium Lagos living has hit a new benchmark, with One Ocean & Blossom Condominiums. The 41 unit exquisite new project developed by Cepstar 7, being constructed by Cappa and D'Alberto LTD, with a breath taking ocean view, in Oniru VI, Lagos. With a guide price between One Million Dollars to Ten Million Dollars.

Globally, there are now more than 600 branded ocean view residence properties; developments that fuse high-end property with luxury, hotel-style services. The demand is especially strong in the Americas residential market, it is also sizeable in Europe, Asia , Australia and is fast growing in Africa, especially in Lagos.

Branded residences, such as One Ocean and Blossom condominium offer international and local owners premium properties in desirable locations, complemented with a mixture of desirable amenities, such as 5star restaurant brand owned Michelin-star chefs, spa facilities, environmentally conscious features and round-the-clock concierge services.



High arched windows over looking the largest city in Africa and the second largest ocean in the world : Providing a sanctuary amidst the hustle and bustle of Lagos, Nigeria.



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#400M**

**2-BEDROOM
APARTMENT
#150M**

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Lekki Peninsula II, Lagos 106104,
Lagos, Nigeria

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+234 813 664 5344

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7 BEDROOMS
CONTEMPORARY MANSION
(FULLY DETACHED)

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BILLION



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12
HABITAT

FEATURES

- | | |
|------------------------------|------------------------------------|
| 1. 7 bedrooms En-suite | 10. 1 Study Room |
| 2. 2 bedroom BQ | 11. 4 Living rooms |
| 3. Central air-condition | 12. Security House |
| 4. Central water heater | 13. CCTV Surveillance |
| 5. Full Smart Automation | 14. Flushed Ceiling Speakers |
| 6. Swimming pool | 15. Elevators (6 persons capacity) |
| 7. Rooftop Relax Area | 16. Cinema Room |
| 8. 1 Spacious Fitted Kitchen | 17. Gym House |
| 9. 1 Formal Dining Room | |



LOCATION: ASOKORO, ABUJA

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6

BEDROOM MASTERPIECE



EFAB Classic Apo,
Abuja

ASKING PRICE

#490M

This beautiful Masterpiece
comes with **6 bedrooms** and
3 living rooms

Israeli Security Doors for
all Major Exits.



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Women in Real Estate

When it comes to global real estate, men have traditionally dominated the industry. However, I strongly believe that the future is female.

Women have always been a part of the real estate industry, often in administrative roles. But that's all changing. Women and young ladies are now training to become brokers, realtors, and agents themselves. They are attending formal and informal training, actively seeking knowledge.

Today, successful women in real estate represent a significant portion of the industry. Many are rising to leadership positions both nationally and globally. Women are dedicated, striving to be the best version of themselves. Real estate offers women opportunities for economic empowerment and career advancement.

If you're considering becoming an agent, dreaming of owning property, buying your first home or even starting your own real estate business, your thoughts are valid. Yes, your dreams are valid!

Data shows that at least 70% of women realtors practicing in Lagos, Nigeria, became active within the last 5–10 years. They crave knowledge and attend various training sessions and conferences. With knowledge, you can close deals more efficiently, ask and answer intelligent questions, and engage with your clients. This interaction reassures clients that you can represent their interests, negotiate on their behalf, and provide them the best service.

Key Real Estate Trends for Women

Contemporary trends reveal that women have more marketing influence on the industry and highlight areas for improvement.

1. Increased Female Leadership:

Now, more than ever, more women are entering and expanding their roles in the real estate industry in Nigeria and West Africa. Despite being a historically male-dominated industry, there is growing space for women to thrive and develop

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2. Underrepresentation in Commercial Real Estate:

While women are increasingly participating in the real estate industry as a whole, representation in commercial real estate remains low.

3. Women Advancing and Thriving:

Women are advancing their careers and succeeding financially—not just for themselves, but for their families and communities. When women are financially empowered, they support extended families, colleagues and noble causes. Overall, they make a great impact on their society. Women are attending training, paid classes (both physical and online), and conferences. They're putting in their best effort, learning, unlearning, and relearning. Women are being recognized as top-selling realtors based on consistent results.

4. Female Mentorship Is Increasing:

Female mentorship was rare when women first entered the industry. While some may still argue it is underrepresented, new female realtors now have access to a wealth of knowledge from those who paved the way.

There are countless learning resources available today, including YouTube videos, blog articles, and more. For example, I've written two books on real estate—The Property Investment Guide and Over 100 Answers to Nagging Questions About Real Estate in Nigeria, both available on Amazon.



**Data Shows that
at least
70% Of women Realtors
Practicing in Lagos,
Nigeria, became active
within The last 5–10 years**

5. Building a Personal Brand:

Women in real estate must be intentional about building and protecting their personal brand. Ask questions, have a team, and conduct independent searches. Due diligence is key—it's not every developer or landlord you should represent, nor every investor.

6. Women Lead by Example:

Successful women inspire others. Dedication and hard work can motivate women just starting in real estate. While challenges exist, seeing quality women in leadership positions helps shift the status quo. As more women trailblaze within the industry, others are encouraged to enter and succeed.

7. Adapting to Technology:

Technology is crucial for success. The rise of artificial intelligence and apps like Canva, LinkedIn, Instagram, InShot, and CapCut have helped young female realtors

schedule, design graphics, and engage clients online. Research shows that young women professionals aged 39 and younger are harnessing digital media, mentoring, and networking to attract and retain clients, generating more sales.

In Conclusion,

Women in real estate have seen tremendous growth and success over the years. They are not only realtors but also landlords, homeowners, and real estate investors, owning properties ranging from shops and storage spaces to land and apartments. However, there is still a gap to fill. Women must continue to work towards closing the gender and diversity gap, not only in Africa but globally.

If you're an aspiring female realtor, stay informed about current trends and look to other women for inspiration. Break barriers, and remember to pave the way for others as you soar in your career.



Mojisola Afolayan ANIVS RSV
Founder Relive Housing

15 WAYS TO IMPLEMENT GREEN CHANGES AT YOUR NIGERIAN OFFICE

If you are a business owner or executive, you just might be interested in driving a GREEN conscious organization. Let us go through some easy and efficient steps to take your green vision in the right direction.

Reuse papers and reduce paper usage; a lot of printing and paper works, are really not necessary. Information can be emailed, screenshared, and printed papers reused (front and back). This also would help reduce the cost spent on paper, ink and printers.

Reduce energy consumption; by using motion sensors and energy saving appliances, to eliminate energy waste, including motion sensor faucets, and water saving motion sensor WCs. Educate your team; a lot of times, people think going green is a grand gesture, that is far fetched, educate your staff and include the community, on the role we all play to make the environment better for the future. Share knowledge on how they can recycle, reuse, as well as reduce energy and water consumptions.

Recycle or donate usable items, instead of disposing. Initiate team bonding clean-ups and community engagement give aways with ecological sensitization activities. Introduce energy efficient staff vehicles, and monitor consumption.



Indoor plants and table plant-pets should be encouraged. Green and natural recreational area, like a garden for team members on break can be introduced.

Eco-designs such as the use of large windows to let in more natural light in the office space. Solar powered appliances, and other innovations can be introduced to the work space. Ensuring all electrical systems are tuned off after business is important. Proper and humane disposal of waste. Best of all, assign someone on your team or get a consultant to guide your corporate Green journey.



GREEN, REAL ESTATE AND TECH

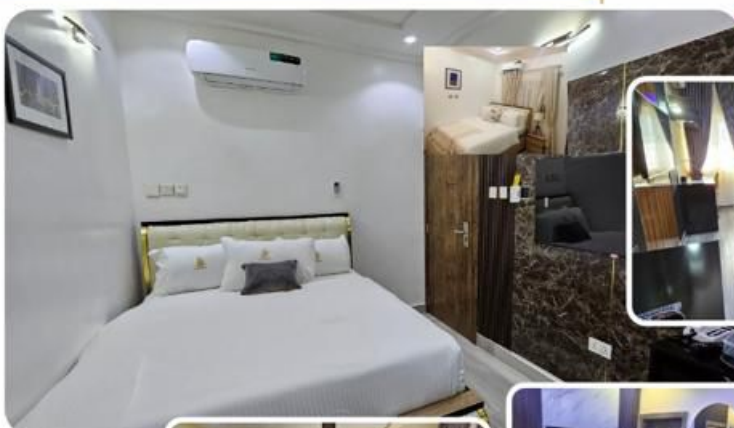
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REAL ESTATE, FINANCE & MORTGAGES



UNDERSTANDING DIFFERENT FINANCING
OPTIONS AND MORTGAGES IN NIGERIA

INTRODUCTION

Navigating the world of real estate finance in Nigeria can be complex, especially with the myriad of financing options and mortgage products available.

Whether you're a first-time home buyer, an investor or one looking to refinance, understanding the various financing options and mortgage products is crucial for investors and home buyers to make informed decisions and secure the necessary funding.

This article aims to demystify real estate finance and provide a comprehensive guide to different financing options and mortgage types available in Nigeria.

FINANCING OPTIONS

1. Conventional Loans

Conventional loans in Nigeria are typically provided by commercial banks and mortgage institutions. They usually require a higher credit score and a substantial down payment.

- Pros and Cons: They often come with lower interest rates, but can be harder to qualify for due to strict requirements.

2. Government-Backed Loans

Federal Mortgage Bank of Nigeria (FMBN): The National Housing Fund (NHF) scheme by FMBN offers affordable mortgage loans to Nigerian workers, particularly those in the formal sector.

Family Homes Fund (FHF): A social housing initiative aimed at providing affordable homes and financing to low-income families

3. Co-operative Societies

- Many Nigerians benefit from co-operative societies where members pool resources to provide loans for housing. These loans often come with favourable terms and lower interest rates.

- Pros and Cons: They provide accessible financing, but may require being part of a co-operative for some time to qualify for significant loans.

4. Microfinance Banks

Microfinance banks offer smaller loan amounts compared to commercial banks, making them accessible to low-income earners.

Summer Edition

- Pros and Cons: They are easier to qualify for, but often come with higher interest rates.

5. Private Loans

These loans are provided by individuals or private lenders outside of traditional banking institutions.

BENEFITS OF MORTGAGE

1. Leverage:

Mortgages allow investors to purchase properties with a relatively small down payment.

2. Tax Deductions:

Mortgage interest payments are tax-deductible in Nigeria.

3. Appreciation:

Real estate values tend to appreciate over time, potentially increasing investors' opportunities.

UNDERSTANDING MORTGAGE TERMS

1. Fixed-Rate Mortgages

These mortgages have a constant interest rate for the life of the loan, typically 15 to 30 years.

- Benefit: Predictable monthly payments make budgeting easier.

2. Variable-Rate Mortgages

These mortgages have interest rates that fluctuate based on market conditions. They can start with a lower rate compared to fixed-rate mortgages.

- Pros and Cons: They can be more affordable initially, however the rate adjustments can lead to higher payments in the future

3. Interest-Only Mortgages

- Borrowers pay only the interest for a specified period before principal payments begin.

- Risks and Rewards: Lower initial payments can be attractive, but future payments will be higher once principal payments start

FACTORS TO CONSIDER WHEN CHOOSING A MORTGAGE

1. Interest Rates

- Fixed vs. Variable: Determine if you prefer the stability of a fixed rate or the potential savings of a variable rate.

2. Loan Term

- Short-Term vs. Long-Term: Shorter terms generally have higher monthly payments, but lower overall costs, due to less interest paid over the life of the loan.

3. Down Payment

- Impact on Loan Terms: A larger down payment can reduce interest rates and overall loan costs.

4. Credit Score

- Importance: A higher credit score can secure better loan terms and interest rates.

TIPS FOR SECURING THE BEST MORTGAGE DEAL

1. Improve Your Credit Score

- Pay down debts, avoid new credit inquiries and ensure timely payments to boost your score.

2. Shop Around

- Compare offers from multiple lenders to find the best rates and terms.

3. Understand the Fine Print

- Be aware of all fees, penalties and conditions associated with the loan

4. Consult a Financial Advisor

- Seek professional advice to understand your options and make informed decisions.

CONCLUSION

Understanding the various financing options and mortgage types is essential for making informed decisions in real estate finance. By familiarizing yourself with the pros and cons of each option and considering key factors like interest rates, loan terms and credit scores, you can secure the best mortgage deal that suits your needs.

Whether you're buying your first home, investing in properties or refinancing, a well-chosen mortgage can pave the way to financial stability and real estate success in Nigeria.



By Lumanze Chiamaka D.



CUBANA SUITES

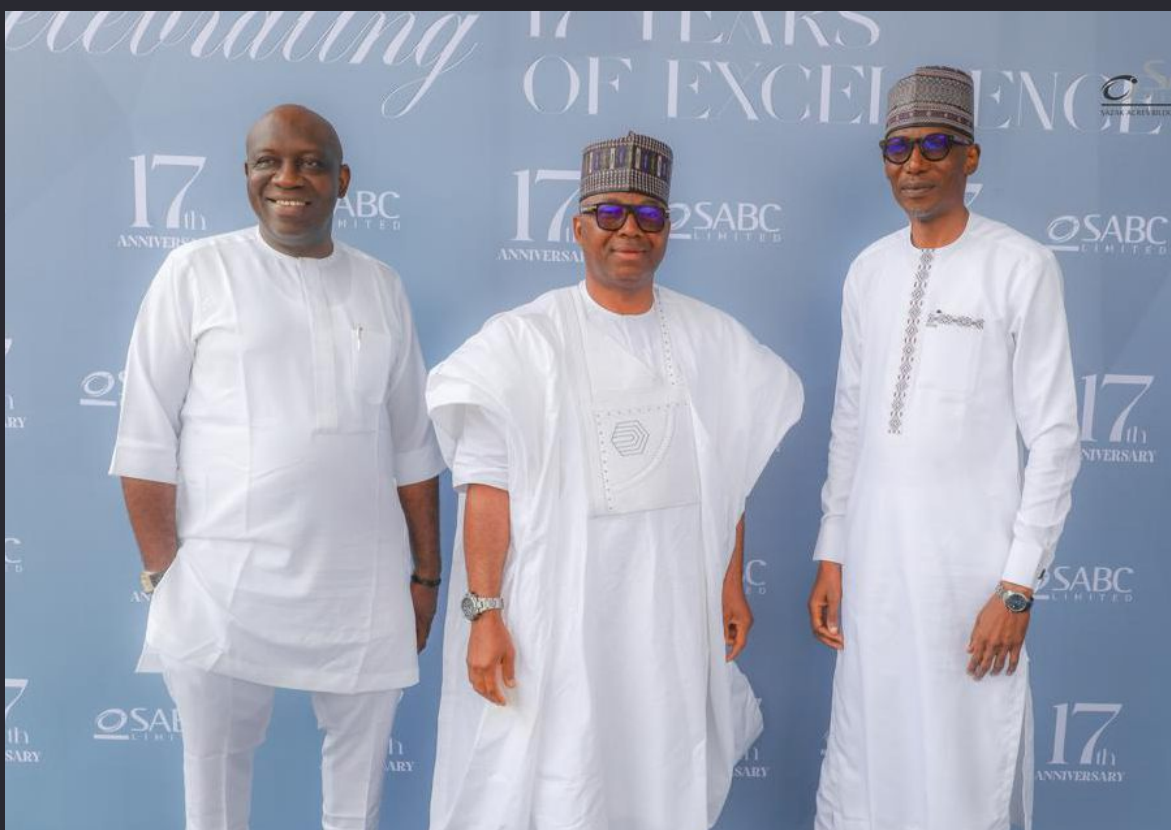
20 Yedseram Street, off IBB Way,
Maitama (adjacent to IG's House)



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Website: www.cubanasuites.com

FOR MORE INFORMATION, CALL: 0903 000 0119, 0811 333 3341



INTERVIEW WITH PARTNERS OF SABC LIMITED

Q1. An introduction of your company and highlight a few major projects your company has completed under this partnership.

Answer: SABC Limited is a full-service construction company in Nigeria, offering expertise in building construction, project management, and design services. We specialize in delivering high-quality architectural and engineering solutions with a focus on sustainability and excellence. Our approach prioritizes customer-focused solutions and meticulous attention to detail in every phase of our projects. Some notable projects we have completed include:

- The retrofitting of the ECOWAS presidential suites
- Design and construction of Teshi Estate, Garki, Abuja
- Design and remodelling of the Benue State governor's office

- Construction of Neelds Places One Estate, Katampe Extension, Abuja
- Construction of Drumstix Building, Wuse II, Abuja
- Remodelling of the Niger Building, NISA Premier Hospital, Jabi, Abuja

Q2. Over the years, how have your individual roles as an architect, an engineer, and a quantity surveyor evolved to complement each other in this partnership?

Answer: Initially, each of us focused on our core areas—design, technical execution, and cost management. However, as we've grown together, our collaboration has become more integrated. The architects now align creative vision with practical engineering considerations from the start, while the engineers ensure that structural integrity harmonizes with the design intent. Meanwhile, the quantity surveyors play a crucial role in bridging the gap between these aspects by

balancing costs, maintaining budget control, and optimizing resources. This synergy allows us to deliver cohesive, efficient and well-rounded projects, where each discipline enhances the other, resulting in more refined and comprehensive outcomes for our clients.

Q3. Can you share a significant challenge you faced as a team on a project, and how your combined skills and perspectives helped you overcome it?

Answer: Our team faced major challenges during the substructural works at the ongoing DBN headquarters, an eight-storey building with two basement floors. The diverse expertise within our team was critical as we combined the consultants' innovative design strategies with our effective construction management techniques. By fostering open communication and leveraging our collective skills, we successfully streamlined processes, maintained high standards, and are presently on schedule. This experience reinforces the importance of collaboration and adaptability in our success.

Q4. What has been the most rewarding project you've worked on together, and what made it stand out from the others?

Answer: We have had the privilege of working on multiple rewarding projects, one of the most notable being the retrofitting of the ECOWAS Presidential Suite. This project was particularly challenging due to the client's tight timelines and specific design requirements. However, it was also highly rewarding as our team worked closely together, combining innovative finishes and architectural details to deliver beyond expectations. The joy of seeing the client's delight with the final outcome made this project especially memorable.

Q5. How do you navigate conflicts or differences in opinion during a project, and what strategies have you developed to maintain a harmonious working relationship?

Answer: At SABC Limited, we prioritize open communication and early identification of potential conflicts. We create a collaborative environment where everyone's input is valued,

allowing us to address differences constructively. Our strategy includes holding regular alignment meetings, using conflict resolution frameworks, and focusing on shared project goals. By encouraging active listening and fostering mutual respect, we maintain strong working relationships and ensure that any disagreements are resolved quickly and professionally, keeping the team aligned and the project on track.

Q6. Looking back over the past decade, how has the construction industry changed, and how has your partnership adapted to those changes?

Answer: Over the past decade, the construction industry has seen significant shifts, including advances in technology, more sustainable practices, and a stronger emphasis on collaboration. At SABC, we've adapted by integrating innovative tools and adopting greener construction practices to meet evolving environmental standards. Our partnerships have evolved with an increased focus on flexibility and communication, allowing us to navigate challenges efficiently and deliver projects that meet modern demands.

SAZAK ACRES BILOQUE COMPANY LIMITED



No. 13 AbdulRazaq Adio street, Jahi, FCT, Abuja.

Highlight of Completed & Ongoing Projects



EIGHT (8) UNITS OF SEMI-DETACHED VILLAS, KATAMPE EXTENSION, ABUJA.



RENOVATION OF ECOWAS OFFICIAL RESIDENCE AT MAITAMA, ABUJA



CONSTRUCTION OF JOHN WILLIAMS HOTELS AND RESORTS LIMITED, ABUJA



DEPUTY GOVERNOR'S OFFICE, MAKURDI BENUE STATE



APER AKU LODGE, GOVERNMENT HOUSE, MAKURDI, BENUE STATE



GOVERNMENT HOUSE (BENUE PEOPLE'S HOUSE) MAKURDI.

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Highlight of Completed & Ongoing Projects



ANCESTOR'S COURT, MAITAMA, ABUJA.



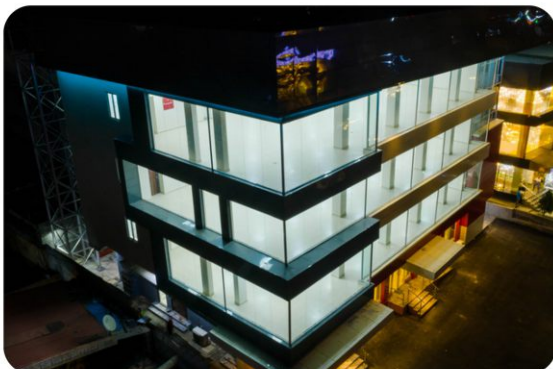
RESIDENCE FOR THE AMBASSADOR OF ZIMBABWE, MAITAMA, ABUJA



NISA INTERNATIONAL MEDICAL CENTRE, MAITAMA, ABUJA



DBN HEAD OFFICE AMINU KANO CRESCENT WUSE II, ABUJA



COMMERCIAL DEVELOPMENT AT PLOT 737 WUSE II, ABUJA (DRUMSTIX)



BLOCKS OF 4-PLEX TERRACE, CENTENARY CITY, AIRPORT ROAD, ABUJA

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 07054393280

 info@sabcltd.com

Interview with
REI OBAIGBO



Interview of Rei Obaigbo CIPS, GREEN, ABR, ACIM, ANIPR, arpa, a marketing communications expert specialized in Real Estate and Technology.

She is the CEO Oreime Communications Nigeria, co-founder fast growing PropTech solution Liveizy, co-founder Red City Sustainability design startup. Board member EcoproNG a marine environmental awareness group.

She is also the current Public Relations Officer for FIABCI-NIGERIA and the President FIABCI-NIGERIA Young Professionals Council 22'-24', and Vice President Young professionals council FIABCI (International Real Estate Federation) '23-'24.

She is a certified international property specialist, a GREEN RE expert, an accredited buyer agent, and a chartered marketing professional

Rei, What inspired you to pursue a career in real estate, and how did you get started in this industry?

My background is that of a marketing communications professional, and I started my real estate professional journey from there almost 10 years ago. I realized my passion for real estate by the time I started getting more immersed in my tasks as a Marketing Communications Head at a real estate firm, and I learning more about the real estate industry. I should mention, I love learning, and I started doing programs, courses and trainings to learn how to be a better marketing communications professional in the real estate industry. I embarked on the NEISVS courses and exams first, I participated in the international real estate association(FIABCI) knowledge sharing workshops, I started and registered for the on the AEAN courses and tests, as well as the NAR programs, with several other learning programs-in-between that helped me refine my marketing skill in real estate, master and fall in love with the profession. It was always about educating myself



about the industry, understanding and applying the standard, the guidelines in the industry, so I can deliver more value.

The knowledge helped improve my skill as a marketing communications person, as a broker, and solidify my expertise as an accredited Realtor. I started off with Field CO, which is a very prominent real estate company in Lagos, and I moved from there to Knight Frank, which is also a global real estate firm and one of the first real estate firms here in Nigeria. It is from there that I started my own marketing communication company, although the marketing communications company started long before I entered the real estate industry, but based on my skill, I decided to redirect our expertise to focus on real estate and technology when I started the full-time journey of Oreime Communications.

Can you describe a significant achievement or milestone in your real estate career that you are particularly proud of?

I think that will be my embarking on the entrepreneurial

journey. I actually started Oreime communications, 6 years ago as a communication platform, but it was a small part time concept built on my love for art, literature and a vision to properly represent the African culture, but then in 2021 after Iwon MrsNigeriapageant and went forward to represented Nigeria at the Mrs World Pagent in Las Vagas, I decided to go full time and focus on Oreime Marketing communications company, in 2022, that was a massive milestone for me.

The risk in the post covid era, for a young entrepreneur, took a lot of courage and support. My young professional and young entrepreneurial journey, using my voice as a young professional in the industry, winning the young professional presidency in FIABCI-Nigeria, being nominated, that is my effort as a young professional president here in Nigeria, being recognized, and me being nominated as the vice president of FIABCI Young professionals' council.

I think all in all, the other opportunities and nominations that I have been given have been milestones and things that have made me feel even more validated as a real estate professional. Of course, there's also the fact that a lot of my clients, you refer me and trust me for my expertise and my understanding of real estate in Nigeria and in Africa and globally.

How do you stay updated on market trends and changes in the real estate industry?

I stay updated on real estate trends, because I'm always learning. I am a member of the National Association of Realtors, also of AEAN Association of Estate Agents in Nigeria. I am a member of the International Real Estate Federation (FIABCI), I do constant trainings and stay engaged in the real estate industry. I open myself to mentorship by those established in the Real Estate Industry, locally and globally.

As of today I have been awarded the National Association of REALTORS®' (NAR's), Green Designation, the only green real estate professional designation recognized by NAR globally, I have also joined more than 27,000 real estate

I stay updated on Real Estate trends, because I'm always learning

- Rei Obaigbo

professionals in the world to be awarded by the Accredited Buyer's Representation (ABR) designation by the Real Estate Buyer's Agent Council (REBAC) of the NATIONAL ASSOCIATION OF REALTORS (NAR). I have also earned the Certified International Property Specialist (CIPS) designation, being among 3,500 elite real estate professionals in over 45 countries to have earned it. I have participated in EDGE and LEED training programs amongst a few other trainings I have embarked on to stay up to date on local and global real estate trends and projections.

Truth is there are so many opportunities to learn in real estate, and I constantly connect with all these opportunities to learn. Of course, there's the fact that real estate professionals with a lot of experience are always open to mentoring young professionals.

What advice would you give to someone who is just starting out in real estate?

Find an established real estate professional that you can partner and learn with, they are always willing to help and guide you on ethics, standards and how to learn and impact the industry the right way, to do better as a professional. What would I advise someone starting in real estate? Learn the right terms for things, learn the right procedure, associate yourself with the right bodies. Gone are the days where anyone can term themselves a real estate agent, earn it, for yourself, for your clients and for our industry, We have real estate institutions in Nigeria that you can register with. Lagos state has a registration platform for practicing real estate professionals. Nigeria has AEAN, FIABCI-Nigeria, REDAN, NIA, NIESVs,



whichever aspect of real estate you want to practice in, the industry is large, set the standard by aligning with the appropriate institute.

These are all bodies that help you learn how to do the right thing as a professional, what the processes are, so that you can serve your clients at the highest level. You also get to help fix the misuse of the title Realtor or Real Estate Agent, because a lot of times the word has been abused and you can properly learn the right terms to describe what you do and how you deliver to your clients.

How do you see the future of the real estate market evolving, and what strategies do you think will be crucial for success?

The real estate industry, especially in Nigeria, is still growing. I feel like we are yet to peak. When it comes to the real estate industry, there's a lot of space.

There's a lot of room for development, for structure. In the near future, I definitely see a community that is more defined, more structured, that people can trust and turn to either to list their properties for sellers or to purchase properties for buyers, or to find REALTORS that they can work with.

A system that practicing real estate professional can be verified and held accountable for their role in the development of real estate in Nigeria.

The future is people being more informed and diverse, on what they want with the profession, with the properties they invest in, and there being more trust in data, more protection for professionals and real estate investors.

That way, the sellers are protected, the buyers are protected, Surveyors, Realtors, agents, architects, developers, property lawyers and property finances are also protected.



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Summer Edition

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HABITAT



Q. What inspired you to start a bespoke men's fashion company in Abuja, and how do you see your brand evolving in the next five years?

A. Starting a bespoke men's fashion company in Abuja was inspired by a passion for creating clothing that embodies simplicity, style, and sophistication.

I noticed a gap in the market for high-quality, bespoke menswear that caters to the sophisticated tastes of Abuja's discerning clientele, and I wanted to fill that void by establishing a brand that combines meticulous craftsmanship with contemporary design.

Looking ahead to the next five years, I see the brand evolving into a leading name in luxury menswear, not only within Abuja but across Nigeria and, potentially, internationally. We plan to expand our services to include a wider range of bespoke offerings, including accessories and ready-to-wear collections that maintain the same level of personalisation and quality.

Our goal is to create a lasting impact in the luxury fashion industry by continuously innovating,

while staying true to the values that inspired the brand's creation.

Q. How does your company differentiate itself from other luxury bespoke fashion brands in Abuja?

A. SOSO Africa differentiates itself from other luxury bespoke fashion brands in Abuja by offering a personalized service and ensuring that every piece of attire we make is tailored to perfection.

Unlike others, we blend traditional tailoring with contemporary fashion trends, creating timeless, modern pieces that stand out. Our dedication to excellence and innovation defines our brand's identity in Abuja's luxury fashion market.

Q. How do you ensure the quality and craftsmanship of your products meet the expectations of your customers?

A. Ensuring the quality and craftsmanship of our products is a cornerstone of our brand. We achieve this by using highly skilled tailors, offering our clients premium fabrics, personalized fittings and adjustments where necessary, conducting comprehensive quality checks, gathering customer feedback, and maintaining a commitment to continuous improvement.

With all this in place, we make sure that every product we deliver embodies the highest quality and craftsmanship, fully meeting the expectations of our esteemed customers.

Q. How do you plan to contribute to the fashion industry in Abuja and give back to society?

A. We plan to contribute to the fashion industry through initiatives such as:

- * Training and mentorship for aspiring fashion designers.
- * Collaborative projects with local designers and artists.
- * Charity partnerships.
- * Celebrating Nigerian heritage by introducing and promoting our rich culture to a wider audience.

Q. What are your expansion plans for the future? Do you see opportunities in other cities or international markets?

A. As I mentioned earlier, I see the brand evolving into a leading name in luxury menswear, not only within Abuja but across Nigeria and, potentially, internationally.

We plan to expand our services to include a wider range of bespoke offerings, including accessories and ready-to-wear collections that maintain the same level of personalisation and quality.

Q. Are there any upcoming projects or collaborations you're excited about that you can share with us?

A. We have an upcoming event named "House Meets Fashion and Art," in collaboration with top brands in Abuja.

House Meets Fashion and Art is a concept that combines three creative disciplines:

1. **House:** It's about creating a living space that reflects one's personality and style.
2. **Fashion:** It's about expressing oneself through garments and aesthetics.
3. **Art:** It's about creative expression and communication. When these three disciplines meet, they create a unique fusion of style, creativity, and self-expression.

Q. What legacy do you hope to leave in the bespoke fashion industry in Abuja?

A. The legacy that we at SOSO Africa would love to be remembered for includes:

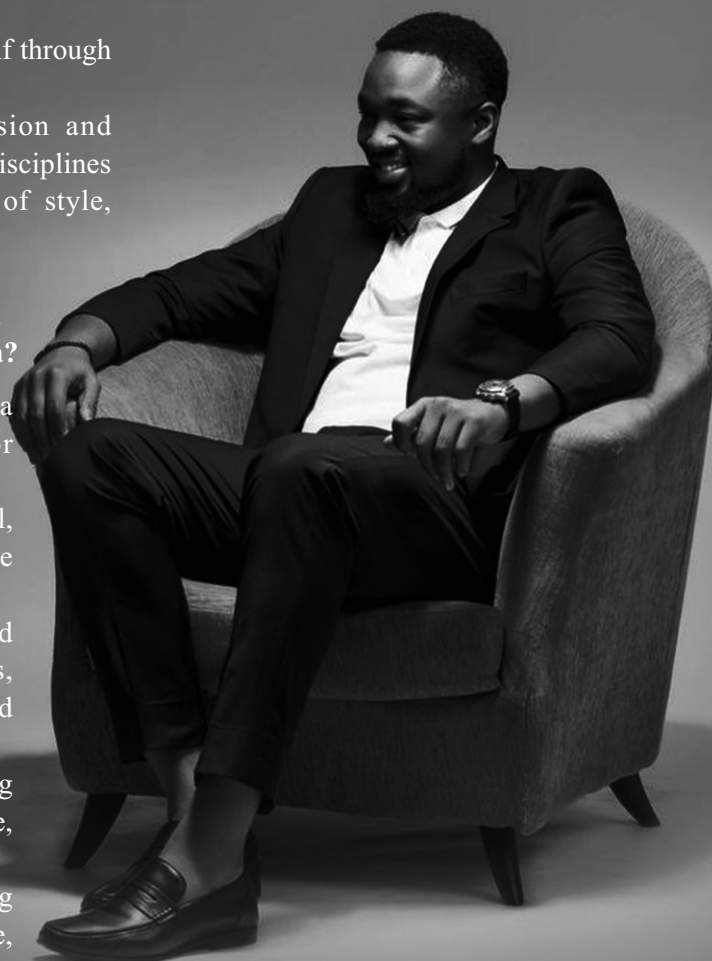
1. **Iconic designs:** Timeless, influential, and recognisable creations that shape fashion history.
2. **Empowerment:** Inspiring and uplifting marginalized communities, promoting diversity, inclusivity, and body positivity.
3. **Mentorship:** Guiding and nurturing emerging designers, sharing knowledge, and fostering talent.
4. **Brand heritage:** Building a lasting brand that continues to evolve and thrive, becoming synonymous with excellence and style.

5. **Innovative techniques:** Introducing new technologies, materials, or methods that transform the design and manufacturing process.

6. **Cultural significance:** Creating clothing that tells stories, preserves traditions, or celebrates cultural identities.

7. **Artistic expression:** Pushing boundaries, exploring new forms of creative expression, and blurring lines between fashion and art.

8. **Lasting influence:** Shaping the way people dress, think about fashion, and perceive beauty, leaving a lasting impact on the industry and society.







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The Piano Bistro & Restaurant

Recently, I went to brunch at the Piano Bistro & Restaurant.

The Piano Bistro & Restaurant is located at The Delborough Hotel, a luxury boutique hotel in Victoria Island. Their exact address is House 1, Plot 1501 Itirin Court, off Bishop Aboyede Cole street, Victoria Island, Lagos, Nigeria.

The Piano Bistro offers an all-day dining experience, as they are open between the hours of 8 AM and 11 PM.

The restaurant is quite dainty in size, and I liked it as it makes the dining experience more personal and informal. It gives this really cozy café ambiance. Very serene, beautiful and smelt so good. The Piano Bistro also has outdoor and indoor sitting spaces. It is a perfect spot for an elevated brunch experience, business meetings, romantic time out, intimate gatherings and also family friendly.

Just like the name, Piano Bistro, there was a melodic mix of fine tunes which came from a giant piano. That, in itself, was a standout feature for me.

Their customer service was excellent—from the gate, you'd feel like a VIP. They paid attention to detail. You actually don't need a reservation. Then, tipping their staff is against company policy.

Budget per person for a decent meal is between ₦20,000 and ₦30,000. They also have an eat-as-much-as-you-can buffet every Sunday, which costs ₦45,000 per adult and ₦30,000 per kid.

I ordered the full English breakfast, which cost ₦26,000. When it arrived, I was wowed; it could conveniently feed two people. It came with a continental-style three-tiered tray with a variety of pastries, fresh fruit juice, scrambled eggs, jam, butter, bacon, sausage, toast bread, sauteed mushroom and grilled tomato, accompanied with a cup of coffee as well as a bowl of yogurt with fruits.

I also had their pancakes; it went for about ₦18,000.

Their food portion was quite decent, as I couldn't finish it. I requested it get packed.

Their takeaway pack was ₦2,000. All prices were inclusive of tax.

However, the wait time was ridiculously long (which they apologized for). That was my first time visiting, so I can't conclude that it's their norm.

Lest I forget, professional cameras aren't allowed in the restaurant. They also have a dress code policy—business casuals or formal clothing. That means no shorts or revealing clothing.

All in all, I really enjoyed my Piano Bistro dining experience, and it's a place I'll definitely recommend and visit repeatedly.

Sarah Okolo





Foundation Mistakes

1. WRONG FOUNDATION SHADE:

Ladies, your foundation is a perfect match when it vanishes into your skin. It should not be lighter or darker.

When shopping for foundation, ensure you do your final test under natural light i.e., step outside the store.

2. WRONG FOUNDATION FINISH:

Foundations are usually formulated based on different skin types—examples are oily skin type, dry skin type, combination skin type, sensitive skin type etc. Hence, foundations for oily skin are normally labelled as 'matte', 'mattifying' or 'oil-free'. On the other hand, foundations for dry skin are labelled 'hydrating', 'luminous' or 'dewy'. In other words, choose a foundation according to your skin type.

3. TOO MUCH FOUNDATION:

In makeup applications, the rule of thumb for me is 'less is more'. The idea is for your foundation to look like skin. Hence, be light-handed. You don't want people to see the makeup before seeing you.

4. NOT PRIMING OR PREPPING THE SKIN:

In makeup application, the basic steps are:

- (1) moisturize,
- (2) prime,
- (3) apply foundation.

Not priming is a crime. A primer is used to prep the skin before adding foundation. It minimizes pores, smoothens uneven skin tone and helps makeup last longer. Just like foundations, primers are formulated based on different skin types. However, don't skip the moisturizer even if you have oily skin.

Again, moisturizers are designed based on skin types. If you have oily skin, use a gel-based moisturizer. On the other hand, dry-skin-friendly moisturizers are usually labelled as 'hydrating'.

5. NOT BLENDING PROPERLY:

Your tools matter when applying foundation. Recommended tools are a buffing brush or a beauty sponge. However, if your foundation is runny, it is recommended you use a buffing brush; for thick foundation consistency, use a damp sponge.

6. WRONG UNDERTONE:

Knowing your undertone is key. To know your undertone, check the colour of your veins. If they are green, then your undertone is warm (yellow/golden tone). If your veins are blue, your undertone is cool (purple, red or blue tones). Your undertone is said to be neutral when you have a mix of warm and cool tones. Foundations are usually labeled as 'warm' or W, 'cool' or C, and 'neutral' or N.

Finally, always choose your foundation according to your undertone.

SONAYA AGHEDO
Creative Director, Makeup 360





FUNMILAYO RANSOME-KUTI

In the past couple of years, Nollywood has taken us on many road trips to the past. Through well-made movies, it has given us the gift of experiencing the Aba Women's Riot of 1929, the Benin revolt, the attainment of independence, the Nigerian Civil War, and several other significant events that have marked our history

Directed and produced by the talented Bolanle Austen-Peters, Fumilayo Ransome-Kuti is another film that recounts the events of a significant time in our nation's history. The movie chronicles the life of Abeokuta-born women's rights activist

Fumilayo Ransome-Kuti, who fearlessly defied the antics of the colonialists and traditional leaders in Egba land, achieving freedom for the market women. Famously known as the first woman to drive a car in Nigeria, Fumilayo Ransome-Kuti's life was one of remarkable achievements, even from childhood, and this is detailed in the movie.

The film begins with the invasion of Kalakuta Republic. Kalakuta Republic was the name musician and political activist Fela Kuti gave to the communal compound that housed his family,

band members, and recording studio. Fela, who is today known as the king of Afrobeat, was one of the four children of Fumilayo Ransome-Kuti. This invasion led to the harassment and battering of Fela, along with all those who were present at the scene.

However, for Fumilayo Ransome-Kuti, it went beyond battering, as she ended up being thrown from a two-storey building.

The rest of the movie plays out as a narration of the events of her life by Fumilayo Ransome-Kuti herself while she is still recovering from the fall in the hospital. She tells this story to a French journalist who comes to interview her.

Fumilayo, now an old woman—a role played by Joke Silva—begins the story from her childhood days and tells it in detail. As her narration plays out in a flashback, we meet Frances Olufunmilayo Thomas, a defiant and brilliant thirteen-year-old girl who, encouraged by her father, becomes the first girl ever to attend Abeokuta Grammar School. We see Frances fall in love with Israel Ransome-Kuti, the head boy who rescues her from a group of bullies.

We watch their love grow in spite of the distance, as Israel goes to Sierra Leone to further his studies, and Fumilayo goes to England to further hers. When they reunite after years of correspondence, they get married and remain in Abeokuta, where Israel serves as a reverend, and Fumilayo opens a school.

Her years in England stir up in Funmilayo a resistance against everything colonial, and even causes her to stop going by her first name, Frances. Beyond colonialism, Funmilayo begins to detest oppression in any form, leading her to take on the duty of emancipating the Egba women from the shackles of the traditional rulers, who, with the backing of the colonial government, have placed enormous tax rates on them, enforced through a local militia called the Parakoyi.

Funmilayo is able to gather together women from all walks of life and organize a protest that lasts for days, and doesn't stop even after the women are brutally beaten and locked up on the orders of the colonial officer.

These protests make the headlines and draw women from other parts of the region to Egba land to show solidarity. Through this means, the women are able to place a chokehold on their leaders and break away from oppression.

Fumilayo Ransome-Kuti is not just the tale of one woman's fierceness; it is a depiction of how much can be achieved through resilience and a firm resolve.

Though the incident at Kalakuta eventually claimed her life, it served to further immortalize Funmilayo Ransome-Kuti as a heroine who, after having lived such an impactful life fighting against the oppression of women, ended up dying at the hands of a cruel military government. Such a tragic death adds an air of awe to her story when it is told.

The movie, which won the AMVCA for Best Writing, has garnered international acclaim, and this is no surprise, as the woman whose story it tells was known worldwide for her activism and doggedness. The movie's stellar cast includes Kehinde Bankole, Joke Silva, Iyimide Ayo-Olumoko, Adebayo Salami, Ibrahim Suleiman, Jide Kosoko, Adunni Ade, amongst others.

We can only hope to see more movies like this spring forth from Nollywood in the near future; movies that remind us of our heroes past, and movies that point us towards the achievement of a better future.

Tomisin Juliet Faoye



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