

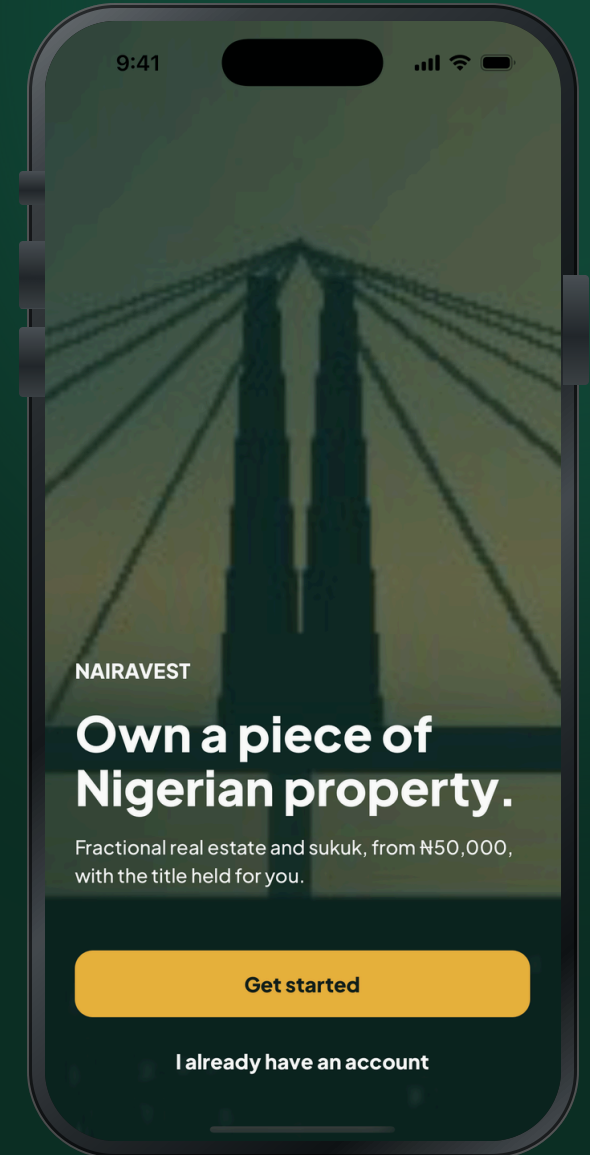
NairaVest

A GHONO TECH PRODUCT

Invest in Nigerian real estate with what you have today.

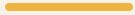
Fractional ownership of land and property in Nigeria — in naira, from amounts within reach.

BUILT BY



THE PROBLEM

Nigerians want to own property at home. Almost nothing about the way property is sold lets them.



Three walls stand in the way. Any one of them is enough to stop an investor — and most people meet all three.

Three walls between a Nigerian and a piece of Nigerian property

01

You don't know who to trust

People want to invest back home but can't verify the land, the seller or the paperwork from where they are. Everyone has heard the stories — disputed titles, agents who disappear, money that goes in and never comes back.

02

The ticket is the whole asset

Property is sold entire. A plot or a house has one price, and you cannot begin until you hold all of it. There is no small first step — the door opens only for people who already have the full amount.

03

The opportunity will not wait

So you save. But the plot doesn't sit still while you do. By the time the money is together, it has been sold and the price has moved — and you start saving again for a more expensive version of the same thing.

The question behind almost every conversation about property back home

“I want to invest in Nigeria. I just don’t know where to put the money, or who I can trust with it.”

The reason a great deal of capital that wants to come home never does.

WHAT IS MISSING TODAY

- × **No verifiable listing** — you hear about a plot; you cannot check it
- × **Documents you never see** — the paperwork exists somewhere, not with you
- × **No record of what you own** — a receipt and a promise, held by someone else
- × **No way to follow progress** — you find out how the build is going by calling
- × **No stated exit** — nobody tells you when or how you get out
- × **Nothing standing behind it** — if it goes wrong, there is no process to follow

WALL TWO · THE TICKET

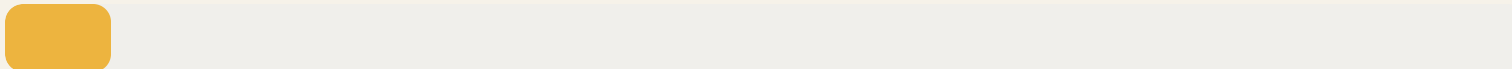
Property is sold whole, so the door opens only once

A plot has one price. Until you hold all of it you are not a buyer — you are someone saving to become one. There is no version of the deal sized to what you can actually put in this month.

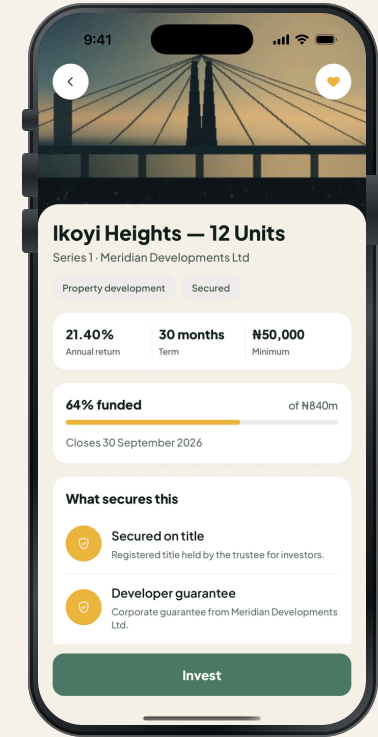
The price of the whole plot



What you can realistically put in this month



Everything between those two bars is time spent outside the market.

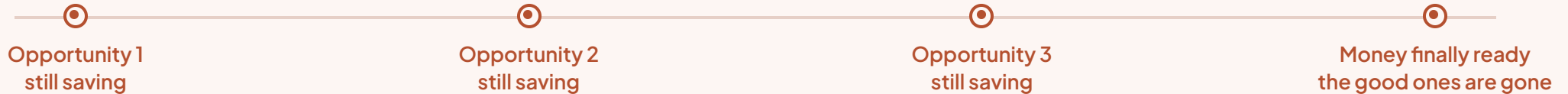


Every opportunity states its cost, its minimum and how much of it is already funded

Saving to invest keeps you one cycle behind

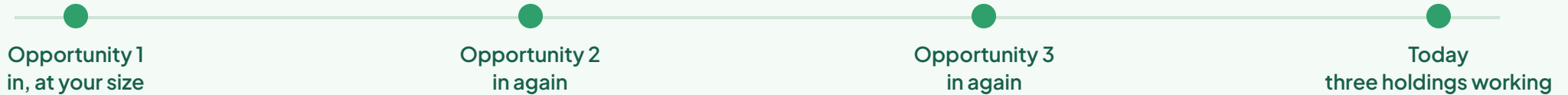
This is the wall people notice last and lose the most to. Not the price of property — the gap between when the money is ready and when the opportunity is.

● Saving up for the whole asset



Every cycle you sit out is one you cannot get back.

● Investing as you go, with what you have



You stop choosing between saving and investing. You do both at once.

THE SOLUTION

Invest in what you want, with what you have now.

NairaVest divides the asset, not the opportunity. You buy a defined share of a real property instead of waiting years to buy all of it — so you enter the cycle you are living in, not the one after it.

Two ways in, both backed by a real asset

FRACTIONAL LAND

Own a share of the land

Invest in a piece of a larger land asset and hold ownership or economic rights in proportion to what you put in. Your share is defined and recorded — not an IOU from an agent.

PROPERTY DEVELOPMENT

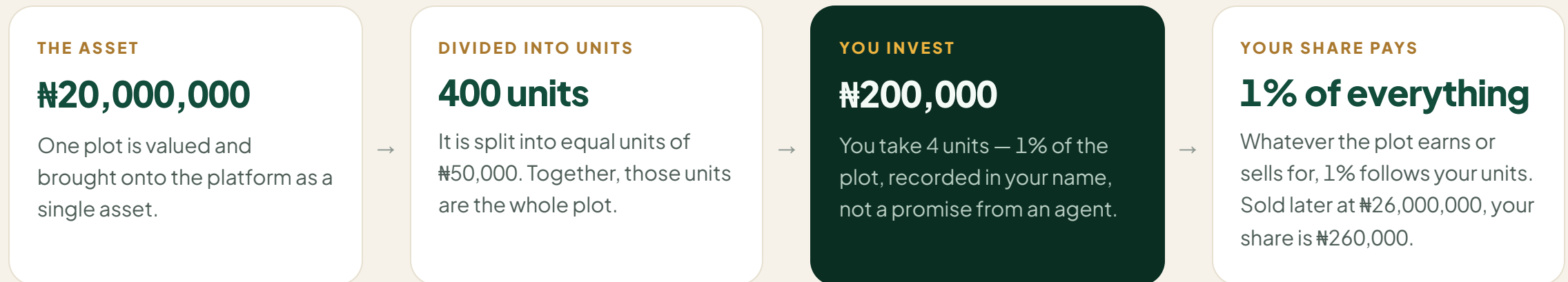
Fund the build, share the income

Invest in the construction of homes and residential property. Once let, rental income is distributed according to the structure of the investment and the size of your holding.

NairaVest can also offer structured, Shariah-compliant investments backed by real assets, where legally permitted.

What owning a share of a plot actually looks like

The mechanic is arithmetic, not a promise. Here is the whole of it in four steps.



Illustrative example only. These figures were chosen to explain how fractional ownership works — they are not an offer, a projection, or a guarantee of return.

WHAT CHANGES

You don't have to own the whole house to earn from it

For most people the only way to earn from property was to buy the building outright. That single rule is what kept the majority out. Fractional ownership removes it.

Own a defined share

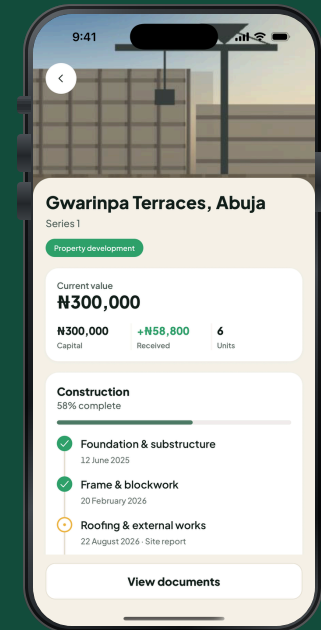
Your investment converts into units in a specific property, held in your name.

Earn on that share

Income and performance follow your units, at whatever size you came in at.

Exit at maturity

The term, the maturity and the way out are set out before you invest, not after.



A single holding: your units, the build, and what has been paid

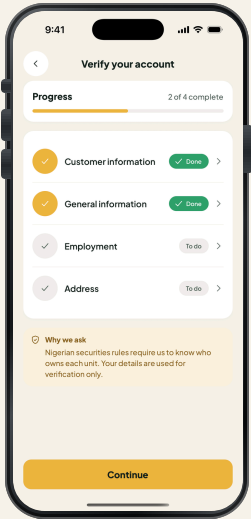
HOW IT WORKS

Five steps, all inside the app

Step 01

Verify once

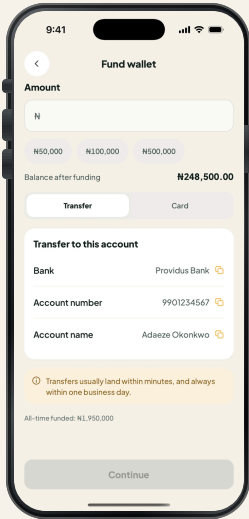
Identity, employment and address — done once and kept.



Step 02

Fund in naira

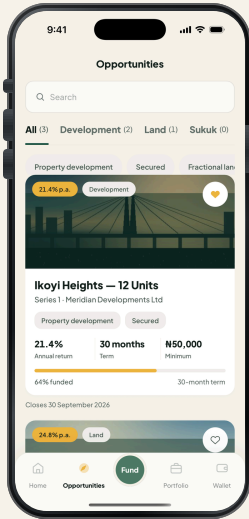
Add money to your wallet. Every amount here is in ₦.



Step 03

Choose a project

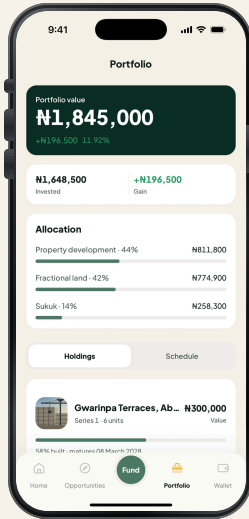
Location, cost, funding, minimum and return — before you commit.



Step 04

Hold your units

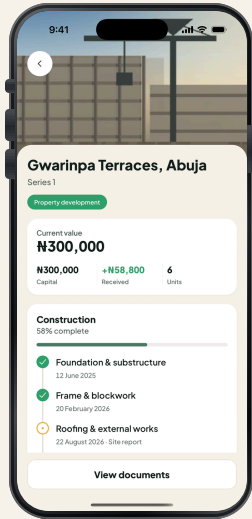
Your investment becomes units you can see, with documents attached.



Step 05

Track and receive

Follow the build, receive distributions, watch maturity approach.

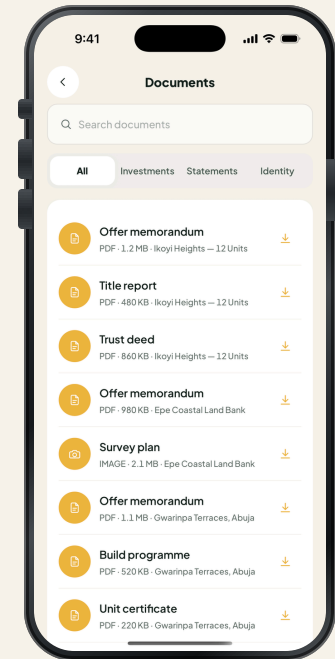


WALL ONE, ANSWERED

Trust is not a promise here. It is the product.

Every part of the app exists to answer a question an investor could not previously get answered.

- ✓ **Every project has a page** — location, cost, funding progress and minimum, stated up front
- ✓ **Returns you can model** — project the outcome yourself before you put money in
- ✓ **Documents in the app** — your investment paperwork sits where your investment does
- ✓ **Ownership you can see** — units held in your name, visible in your portfolio
- ✓ **Construction tracked** — follow the build and the property's performance as it happens
- ✓ **Maturity and exit stated** — you know the term and the way out on the day you enter



Your investment documents, in the app

Four people this was built for

DIASPORA

Nigerians living abroad

They want exposure to property at home and cannot be there to verify anything. They have income; what they lack is a trustworthy way in.

SALARIED

Professionals in Nigeria

A steady monthly income and no lump sum. They can invest continuously, but never all at once — which is exactly what property demands.

FIRST-TIMERS

Small and first-time savers

They want to start before they can afford to buy. Today the only options are to save for years, or to be talked into something by someone they met.

FAITH-CONSCIOUS

Shariah-minded investors

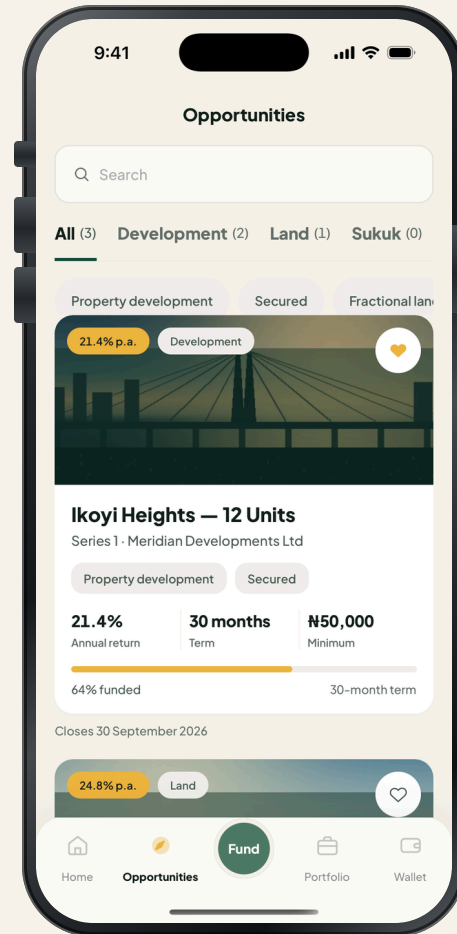
They want their money in something real, structured to be compliant. Asset-backed real estate is one of the few places that genuinely fits.

THE PRODUCT

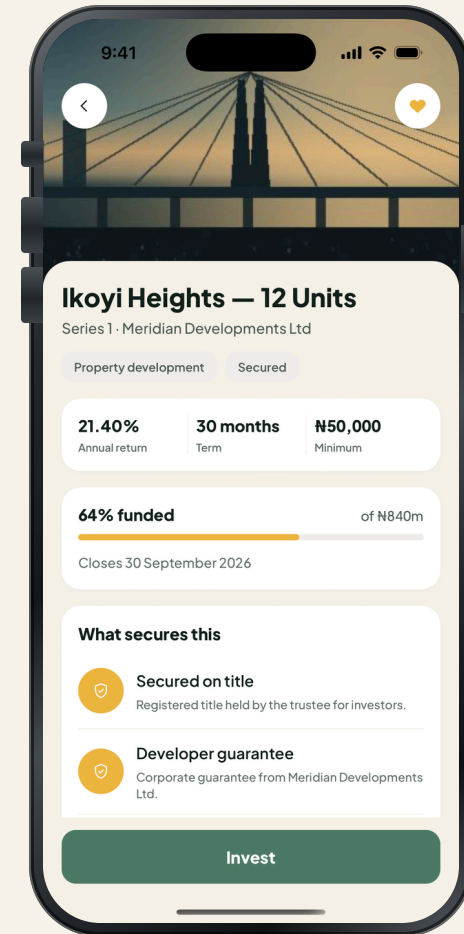
Discover, understand, then decide

Opportunities are not a list of names. Each one carries its location, its cost, how much of it is funded and what it is projected to return.

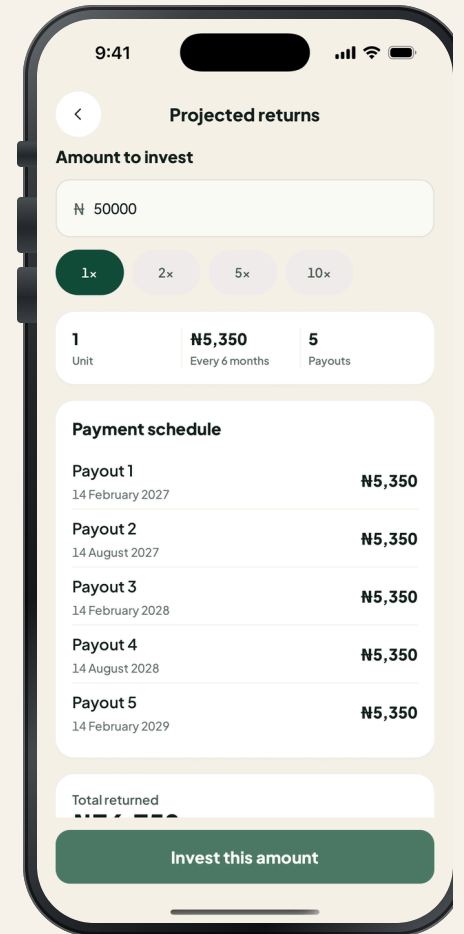
Screens show sample data.



Browse open opportunities



The full project page



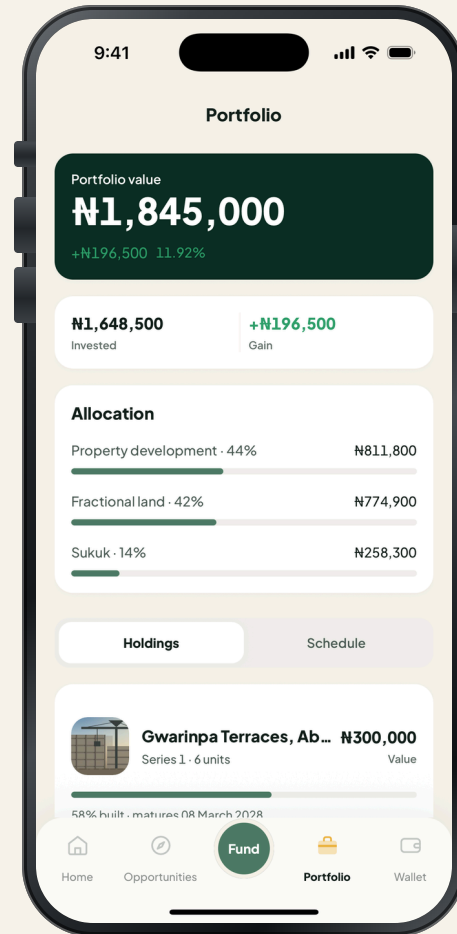
Model your return first

THE PRODUCT

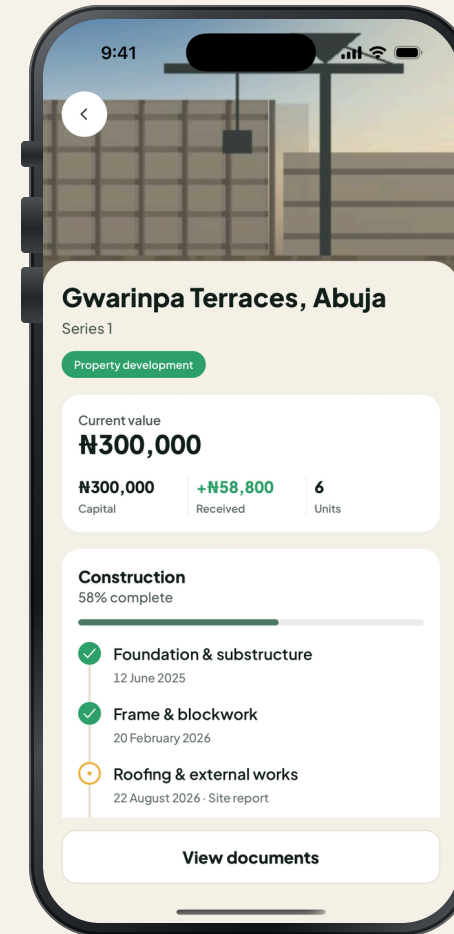
Then hold it, track it and get paid

After you invest, the app becomes a record: what you own, what it is doing, what has been paid, and when it matures.

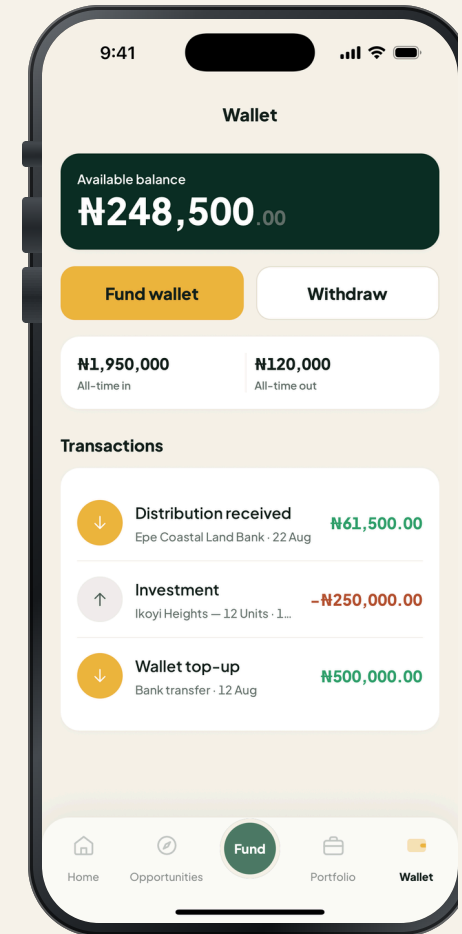
Screens show sample data.



Your portfolio



A holding, tracked



Wallet and distributions



BEHIND THE PRODUCT

NairaVest is built by Ghono Tech LTD

A platform that lets Nigerians, at home and abroad, own a real share of Nigerian property — with what they have, when the opportunity is actually in front of them.