



nairapacket

Ownership

Builders Network

Build a network. Earn an income. Help Nigerians own property.

Own today. Grow over time. Use when you need it.

THE PROBLEM

Real estate builds wealth.

But most Nigerians have been locked out for years.



Expensive

Millions needed upfront.



All-or-nothing

No room to start small.



Illiquid

Locked in. Can't be used.



Hard to start

Saving for years gets you nowhere.

Meanwhile, prices keep rising — and people keep waiting for millions they don't yet have.

A NEW MODEL

Own whatever portion you can afford.

NairaPacket rewrote the rules of property ownership in Nigeria.



Start small

Enter ownership from any amount you can manage.



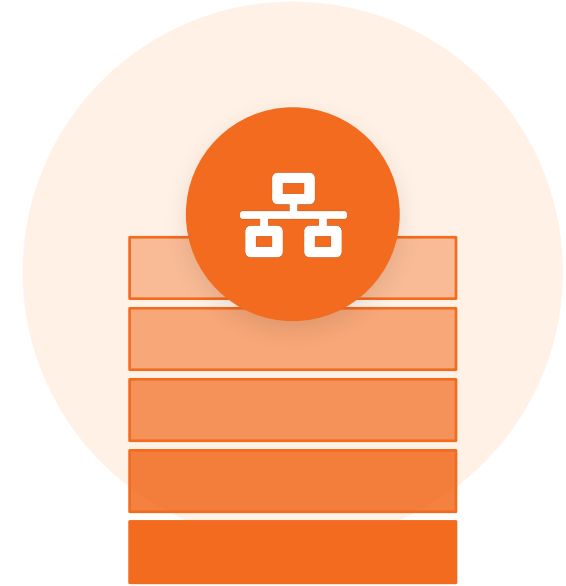
Grow gradually

Build ownership over time on your own schedule.



Use what you own

Active ownership inside the NairaPacket ecosystem.



Fractional ownership

OWNERSHIP THAT APPRECIATES

Your portion grows with the market.

Start with what you can. As the property appreciates, so does your share.

TODAY

Property value

¥5,000,000

Your 10% share

¥500,000

AFTER APPRECIATION

Property value

¥10,000,000

Your 10% share

¥1,000,000

YOUR GAIN

+¥500K

on a ¥500K start

Same 10% — twice the value.

INTRODUCING

Don't just save together.

Own together.

Ownership Builders Network is NairaPacket's community ownership system. Trusted leaders create structured groups — so members don't just pool money, they pool their way into property.



Structured. Digital. Transparent.

WHO IT'S FOR

Built for everyday Nigerians.

If you can talk to people and build trust, you can become an Ownership Builder.

Agents & Marketers



Sell relationships, not just property

Students & Youth



Earn while you study

Side Hustlers



Add a second income stream

Cooperative Leaders



Bring your group on board

Content Creators



Turn your audience into a network

Everyday Nigerians






Anyone with a strong network

NO BARRIERS TO START





No experience. No property. No office.

The only requirements are the ones you already have.

YOU DON'T NEED

-  Real estate experience
-  To own any property
-  Millions to start
-  An office or shop

YOU ONLY NEED TO

-  **Talk to people**
-  **Build trust**
-  **Use WhatsApp / social media**
-  **Grow communities**

MORE THAN AN AGENT

You're not chasing one-time sales.

Traditional agents sell property once. Ownership Builders grow an ecosystem that keeps earning.

TRADITIONAL AGENT

One-time property sale

- ✘ Earn once, then start over
- ✘ No recurring income
- ✘ Relationship ends at the sale

OWNERSHIP BUILDER

A network that compounds

- ✔ Build a community of owners
- ✔ Recurring, growing income
- ✔ Long-term ownership ecosystem



TWO WAYS TO EARN

It's bigger than selling property.

OBN isn't only an agent network. Your whole circle counts — twice.



WAY 1

Ownership Groups

Earn as you create groups, onboard members, drive contributions, and complete ownership cycles.



WAY 2

Direct Referrals

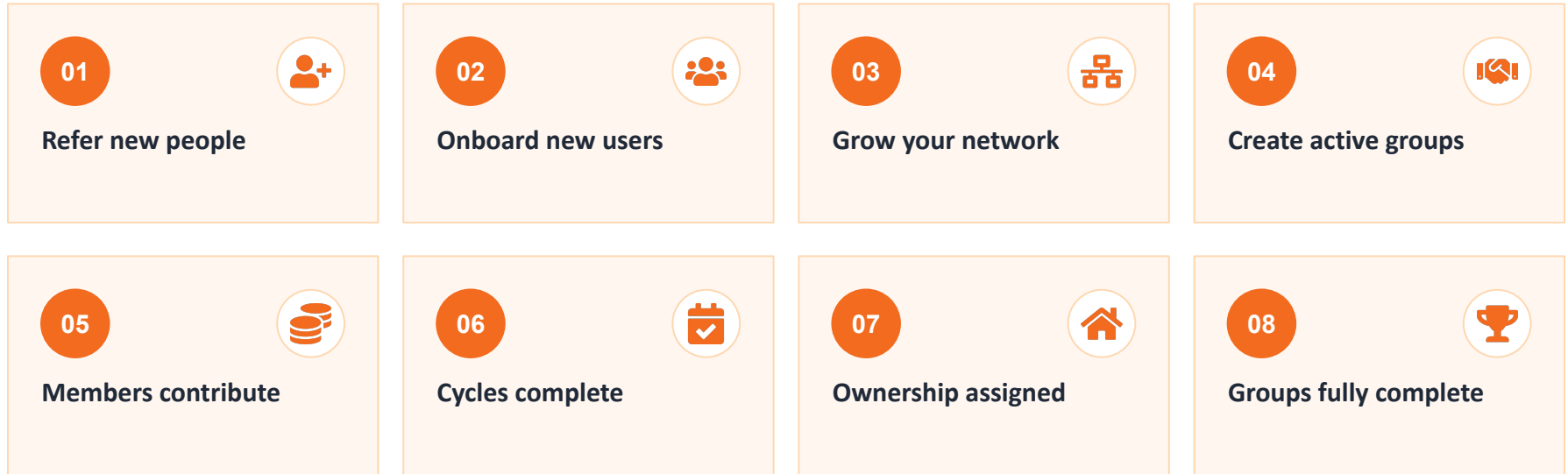
Invite friends, family, coworkers & community to join NairaPacket. Earn separately when they participate or make purchases.

Build ownership together, grow a long-term network, and create income around people you already know and trust.

EARNINGS

Builders earn at every step.

Refer. Onboard. Grow your network. Earn as it all compounds.



The more your network grows, the more your earning opportunities grow.

REAL NUMBERS

What you earn at every level.

Compare a Group of 5 vs Group of 10 across contribution tiers.

Creation ₦500	Confirm ₦100	Register ₦500	Start ₦500	Cycle ₦500	Complete ₦1,500	+2% commission
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GROUP OF 5 • 5 CYCLES		
Monthly	Total	Agent earns
₦5,000	₦125,000	₦10,500
₦10,000	₦250,000	₦13,000
₦20,000	₦500,000	₦18,000
₦30,000	₦750,000	₦23,000
₦40,000	₦1,000,000	₦28,000
₦50,000	₦1,250,000	₦33,000
₦60,000	₦1,500,000	₦38,000
₦70,000	₦1,750,000	₦43,000
₦80,000	₦2,000,000	₦48,000
₦90,000	₦2,250,000	₦53,000
₦100,000	₦2,500,000	₦58,000

GROUP OF 10 • 10 CYCLES		
Monthly	Total	Agent earns
₦5,000	₦500,000	₦23,000
₦10,000	₦1,000,000	₦33,000
₦20,000	₦2,000,000	₦53,000
₦30,000	₦3,000,000	₦73,000
₦40,000	₦4,000,000	₦93,000
₦50,000	₦5,000,000	₦113,000
₦60,000	₦6,000,000	₦133,000
₦70,000	₦7,000,000	₦153,000
₦80,000	₦8,000,000	₦173,000
₦90,000	₦9,000,000	₦193,000
₦100,000	₦10,000,000	₦213,000

At ₦50K monthly: Group of 5 earns the agent ₦33K; Group of 10 earns ₦113K. Plus additional 10% referral earnings (capped at ₦10,000 per referred member) when members register with the agent's code.

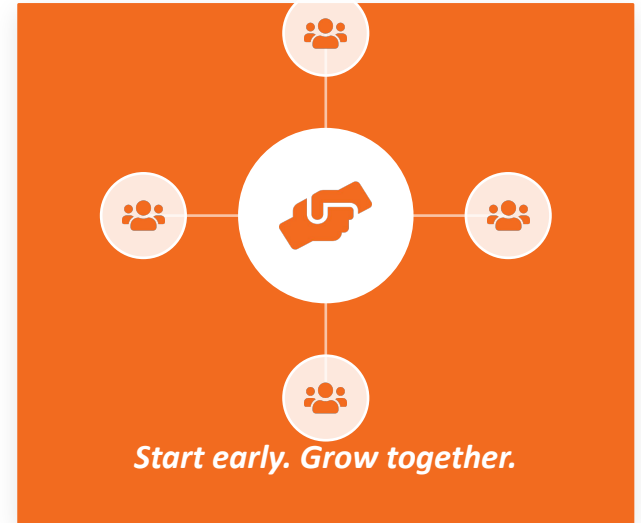
BEYOND A SIDE HUSTLE

A family positioning system.

Most families unite only for problems. Imagine uniting to build ownership.

- 1 Families usually come together for school fees, rent, hospital bills, or emergencies.
- 2 Instead of waiting for one person to “make it,” everyone can start positioning early — little by little.
- 3 Grow ownership together, as a network that creates income opportunities over time.

In a few years, many families may wish they started building ownership together earlier — instead of waiting for perfect timing.



Why members say yes.



Start small

Enter from any amount you can afford.



Transparent

Every payment and cycle is visible.



Pick the property

Choose preferred location and unit.



No disputes

Digital records replace manual collections.



Community support

Build alongside people you trust.



Clear schedules

Contributions and cycles, in-app.

TRUST

Built for trust, not hype.

- ✓ Every estate is verified — listed only with partnership or MoU.
- ✓ Verified user system reduces fake identities.
- ✓ No hidden collections. No manual cash handling.
- ✓ Contributions and ownership tracked digitally and transparently.
- ✓ Every payment cycle and beneficiary is visible to members.
- ✓ Structured ownership — not unrealistic 'quick money' promises.

Powered by **AtomAfrica** — fintech infrastructure serving multiple microfinance banks in Nigeria.

Why this isn't a Ponzi.

Competitive commissions don't make a Ponzi. The source of the money does.

A PONZI SCHEME

Pays old members with new members' money.

- ❌ Survives only on endless recruitment
- ❌ No real product or asset behind it
- ❌ Collapses when sign-ups slow down

OBN

Pays from real platform revenue.

- ✅ Estate partnerships & verified properties
- ✅ Ownership transactions & platform services
- ✅ Commissions are a share of real revenue

When members grow, agents grow, NairaPacket grows. [Read more →](#)

TRACK RECORD

Built on years of fintech experience.

The team behind NairaPacket has been building in Nigeria's innovation ecosystem since 2019.



2019

GITEX Dubai

Showcased at GITEX Technology Week as part of Nigeria's NITDA-led innovation delegation.



RECOGNITION

Zenith Bank Innovation

Received fintech grant support tied to Zenith Bank innovation initiatives.



TODAY

AtomAfrica Infrastructure

Leadership now powers fintech infrastructure for multiple Nigerian microfinance banks.

Not anonymous. Not quick-money. Built by a team that already operates regulated financial technology.

HOW IT WORKS

Seven steps from group to ownership.

- 1 Create a group on the OBN portal.
- 2 Add members and send invitations.
- 3 Members confirm and pick property & location.
- 4 Group starts — automatically or manually.
- 5 Members contribute gradually on schedule.
- 6 Beneficiaries assigned each cycle.
- 7 Ownership transferred digitally as cycles complete.

OWNERSHIP BUILDERS

Own today. Grow over time. *Use when you need it.*

This could be one of the biggest real estate opportunities in Nigeria.

Start now → obn.nairapacket.com