

Before You Send Money for a Project in Nigeria

Five questions to ask before your next payment

This document is not advice. It is a set of structured questions designed to help you assess your current position before committing further funds to a project in Nigeria. If you find that you cannot clearly answer one or more of these questions, it may be worth pausing to seek independent verification.

01

Have you independently verified the current state of the site or property?

Most diaspora clients rely on photos, videos, or verbal updates from the same people managing the project. This creates a single source of information with no independent check. Before sending any additional funds, consider whether anyone outside the project has physically visited the site and confirmed what you have been told.

What you see in a photo is what someone chose to show you. What you don't see is often where the risk sits.

02

Do you have a written scope, timeline, and cost breakdown, not just a verbal agreement?

Verbal promises are common and carry little accountability. If there is no written document setting out what work will be done, by when, and at what cost, there is no baseline against which to measure progress or dispute poor delivery. This applies whether the person managing the work is a contractor, an agent, or a family member.

Without documentation, every conversation about progress becomes a matter of opinion. With it, you have a reference point.

03

Is the person receiving the money also the person reporting on how it was spent?

When the same individual controls both the funds and the progress updates, there is a structural conflict of interest. This does not mean they are dishonest. It means the arrangement lacks a basic safeguard. Independent verification exists to separate these two functions: one party manages, another party confirms.

Trust is important. But structure protects both parties, especially when distance makes direct oversight impossible.

04

What happens if you are not satisfied with the work? Do you have any recourse?

Consider what would happen if the project stalls, the quality is poor, or funds are misused. Is there a written agreement that gives you grounds to act? Do you know who owns the land, whether permits were obtained, or whether the contractor is registered? Many diaspora clients discover these gaps only after a problem has already occurred.

The time to understand your position is before the next payment, not after.

05

Are you sending more money because of evidence, or because of pressure?

Urgency is one of the most common dynamics in diaspora-funded projects. Requests for additional funds often come with time pressure: “the materials will increase in price,” “the workers will leave,” “we need to move now.” Before responding, ask whether the request is supported by documented evidence of what has been completed so far and a clear explanation of what the new funds will cover.

Pressure narrows your thinking. Evidence expands it. Always choose evidence.

What independent oversight looks like

Diaspora Advisory & Services Ltd provides independent oversight and verification engagements for diaspora clients with property, construction, and funded projects in Nigeria. We do not manage projects, handle funds, or act as intermediaries. Our role is to verify what is happening on the ground and deliver a clear, evidence-based report.

If you would like to understand your current position before making your next decision, you can reach us through our LinkedIn page or website.

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