

RIA'S COLONY

AERIAL VIEW • COUNTRY GUIDE

NIGERIA



*Giant of Africa — everything to visit, understand
or move there, with the sources to check it yourself.*

PEOPLE PLACES CULTURE OPPORTUNITIES

A deeper look at a remarkable country.

By *Tori, Ria's Colony*

PEOPLE • PLACES • A BRIGHTER TOMORROW

RIA'S COLONY

AERIAL VIEW · COUNTRY GUIDE

NIGERIA

Giant of Africa — everything to visit, understand or move there, with the sources to check it yourself.

Compiled: 10 September 2026

Sources: 35, numbered — see the source register at the end

By: Tori, Ria's Colony

Contents

No.	Section	What it covers
01	Nigeria in eighteen numbers	Size, people, money, and where the country ranks
02	The land	Terrain, climate, rivers, what's under the ground
03	A short history	Kingdoms, colonial rule, civil war, the republic today
04	Government	Federal structure, National Assembly, zoning, citizenship
05	People, language & culture	Ethnic groups, religion, language — and where to read more
06	Where to go	Lagos, Abuja, Calabar, Osun, Cross River, Bauchi, Kano
07	The table	Ten dishes worth ordering
08	The calendar	Festivals, carnivals and public holidays
09	What it costs	Visa, permit & registration fees; Lagos cost of living
10	Getting there & around	Airports, roads, rail, city transport
11	Before you fly	Safety, health, money, power, SIM cards
12	Relocating to Nigeria	Tourism, work & residency, business, citizenship
13	The good, the bad & the ugly	A candid, sourced balance sheet
14	About Ria's Colony	Who we are and what we build
15	Source register	All 35 sources, linked

01 · Nigeria in eighteen numbers

Nigeria is Africa's most populous country, its largest economy on paper, and its most cited “Giant of Africa” — a nickname that is as much about scale as about the weight of expectation that comes with it.

TABLE 1 · THE COUNTRY AT A GLANCE

Metric	Figure	What it means, and the source
Land area	923,768 km ²	Land 910,768 km ² + water 13,000 km ² . About six times the size of Georgia (US), twice California. ^[4]
Population	244.34 million	2025 estimate — Africa's most populous nation, world's 6th. ^[4]
Population density	265/km ²	Highest concentrations in the south and southwest. ^[4]
Median age	19.4 years	One of the youngest large populations on earth. ^[4]
Capital	Abuja	Population ≈3.84m. Replaced Lagos as capital in 1991. ^[4]
Largest city	Lagos	≈15.95m people (2023) — Africa's biggest city, Nigeria's commercial capital. ^[4]
Government type	Federal presidential republic	36 states + the Federal Capital Territory. ^[4]
Independence	1 October 1960	From the United Kingdom. A public holiday every year since. ^[4]
GDP (official rate)	\$187.76 billion	2024 estimate, current dollars. ^[4]
GDP (PPP)	\$1.318 trillion	2024 estimate — Africa's largest or second-largest economy depending on method. ^[4]
GDP per capita (PPP)	\$5,700	2024 estimate, 2021 dollars. ^[4]
Inflation	33.2%	2024 estimate — a defining fact of daily economic life. ^[4]
Currency	Nigerian naira (₦)	≈₦1,320/\$1 official (CBN, 8 Sept 2026); ≈₦1,390–1,410/\$1 parallel. ^{[13][14]}
Official language	English	Plus Hausa, Yoruba, Igbo, Fulani and 500+ other indigenous languages. ^[4]

Metric	Figure	What it means, and the source
Largest ethnic groups	Hausa 30%, Yoruba 15.5%, Igbo 15.2%	Fulani 6%, Tiv 2.4%, Kanuri 2.4%, Ibibio 1.8%, Ijaw 1.8%, other 24.9%. 250+ groups total. ^[4]
Religion	Muslim 53.5%, Christian 45.9%	Roman Catholic 10.6% + other Christian 35.3%; other 0.6%. 2018 estimate. ^[4]
Highest point	Chappal Waddi, 2,419m	On the eastern border with Cameroon. ^[4]
World Heritage Sites	2, both cultural	Sukur Cultural Landscape and the Osun-Osogbo Sacred Grove. ^[4]

A note on sourcing: the CIA World Factbook — the reference nearly every country guide leans on — was formally retired in February 2026. ^[5] The figures above come from OpenFactBook, a project that preserves and continues the same dataset using CIA, World Bank and REST Countries data. ^[4]

02 · The land

Nigeria runs from the Sahel to the Atlantic in about 1,200 kilometres, and the climate map reads like a syllabus: arid in the north, tropical through the middle, equatorial along the coast.

Nigeria sits on the Gulf of Guinea, bordered by Benin to the west, Niger to the north, Chad across Lake Chad to the northeast, and Cameroon along its entire eastern edge — 4,477 km of land border in total, plus an 853 km Atlantic coastline.^[4] The terrain moves from southern lowlands into central hills and plateaus, with mountains rising in the southeast toward the Cameroon border and open plains across the north.^[4]

The Niger River — the country's namesake, from a Tuareg phrase meaning “big rivers” — enters in the northwest and flows south through rainforest and swamp to the Niger Delta on the Gulf of Guinea, one of the largest river deltas in the world and the heart of Nigeria's oil industry.^[4] In the far northeast, Lake Chad — shared with Niger, Chad and Cameroon — has shrunk dramatically over recent decades, though its area still varies from roughly 10,360 to 25,900 km² depending on the season.^[4]

TABLE 2 · WHAT'S UNDER THE GROUND

Resource	Figure	Note
Crude oil production	1.514m bbl/day	2023 estimate. Reserves estimated at 36.89 billion barrels (2021). ^[4]
Natural gas reserves	5.761 trillion m ³	2021 estimate — among the largest proven reserves in Africa. ^[4]
Other resources	Tin, iron ore, coal, limestone, niobium, lead, zinc	Plus arable land — 76.2% of Nigeria's land is classified agricultural. ^[4]
Top exports	Crude petroleum, natural gas, gold, fertilizers, cocoa	2023, by value. ^[4]
Natural hazards	Periodic droughts, flooding	The Sahel north and the Niger Delta face opposite versions of the same climate volatility. ^[4]

03 · A short history

You don't need all of this to enjoy Nigeria. You do need some of it to understand what you're looking at — and why the country's politics still runs on regional balance today.

Long before there was a Nigeria, the region held some of precolonial Africa's most sophisticated states: Hausa walled city-states trading across the Sahara; the Sokoto Caliphate, founded in 1804 by the religious reformer Usman dan Fodio, which became one of the largest 19th-century African states; the Yoruba Oyo Empire and the sacred city of Ife; the highly centralised Benin Kingdom, famed for its bronze and brass work; and, in the southeast, Igbo societies that spread authority across village councils and age grades rather than concentrating it in a single throne.^[1] Our full deep-dive on how these societies shaped modern Nigerian identity lives on the Ria's Colony blog — see the source register for the link.^[1]

TABLE 3 · THE DATES THAT SHAPED THE COUNTRY

When	What happened
1885	European powers meet at the Berlin Conference and set the rules for claiming African territory; the actual colonisation of Nigeria's regions unfolds over the following decades through treaty, trade pressure and force. ^[1]
1914	British administrator Frederick Lugard amalgamates the separately governed Northern and Southern Protectorates into a single Colony and Protectorate of Nigeria — a decision driven by British administrative and economic logic, not the wishes of the societies being merged. ^{[1][4]}
1 Oct 1960	Independence from Britain, as a parliamentary federation of three regions. ^[4]
1963	Nigeria becomes a federal republic under President Nnamdi Azikiwe. ^[4]
1966	A coup led largely by southeastern officers is followed by a counter coup led by northern officers, sharpening regional and ethnic mistrust. ^[4]
1967–1970	The Eastern Region declares independence as Biafra; the ensuing civil war kills up to an estimated two million people, many through famine and blockade, and leaves lasting scars, particularly in the southeast. ^{[1][4]}
1970s–90s	Decades of military rule, an oil-driven boom, and mounting corruption and mismanagement of oil revenue. ^[4]
1999	A new constitution and Nigeria's first durable transition to civilian government — the country's longest unbroken run of civilian rule since independence. ^{[1][4]}
2007	Nigeria's first civilian-to-civilian transfer of presidential power. ^[4]

When	What happened
2015	The opposition All Progressives Congress defeats the ruling PDP — the first time an incumbent party loses power at the ballot box. ^[4]
2023	Bola Ahmed Adekunle Tinubu is elected president with 36.6% of the vote in a closely contested four-way race. ^[4]

04 · Government & how power is shared

Nigeria runs a federal system built explicitly around balancing 36 states and hundreds of ethnic groups against each other — on paper and in daily political practice.

The executive, legislative and judicial branches sit atop 36 states and the Federal Capital Territory, each with its own governor and assembly. ^[4] The bicameral National Assembly has a 360-seat House of Representatives and a 109-seat Senate, both elected on four-year terms; the current president is Bola Tinubu, elected 25 February 2023, with the next presidential election expected 27 February 2027. ^[4] The Federal Executive Council — the cabinet — is constitutionally required to include at least one member from every state, a rule written directly into the constitution to guarantee every part of the federation a seat at the table. ^[4]

Nigeria's legal system layers English common law, Islamic law (Sharia, formally applied in 12 northern states), and customary law side by side, with a Sharia Court of Appeal operating alongside the regular federal court structure.

^[4] Citizenship in Nigeria is not conferred by birth on Nigerian soil; it passes by descent, requiring at least one Nigerian parent, though dual citizenship is recognised, and naturalisation after residency requires 15 years. ^[4]

Worth knowing

Nigerian politics runs on an informal practice often called “zoning” — an understanding, not a law, that major political offices, especially the presidency, should rotate between the largely Muslim north and the largely Christian south over time. It shapes nearly every election conversation, even though neither region is religiously or politically uniform. ^[1]

05 · People, language & culture

No single group makes up a majority. Nigeria is a federation of more than 250 ethnic groups, and the country's cultural weight — Afrobeats, Nollywood, jollof rice, Ifa divination, the Kano Durbar — comes precisely from that density.

The Hausa (concentrated in the north), Yoruba (southwest) and Igbo (southeast) are the three largest groups and together make up roughly half the population, but they are only part of the picture: the Fulani, Ijaw, Kanuri, Tiv, Ibibio, Edo, Efik and dozens of other peoples each carry their own languages, faiths and histories.^[4] English is the official language and the everyday bridge between them, alongside Nigerian Pidgin, which does the same work informally in markets, music and daily conversation.^[4]

Religiously, Nigeria splits close to the middle: Islam holds a modest national majority (largest in the north), Christianity a large minority (largest in the south), and older belief systems — Yoruba orisha worship and Ifa divination among them — survive as living, organised traditions practised alongside, and sometimes intertwined with, both.^[4] Ifa itself was inscribed by UNESCO on its Representative List of the Intangible Cultural Heritage of Humanity in 2008.^[1]

Read more

We've written a full standalone piece on Nigeria's ethnic groups, religion, food, music, fashion and festivals — the one this guide is built to sit alongside:

riacolony.org/blog/nigeria-culture-history-ethnic-groups-traditions^[1]

06 · Where to go

Nigeria's tourism map runs from Lagos's canopy walkways to Cross River's cloud forest, with a rock formation in almost every region worth the detour.

LAGOS

Lekki Conservation Centre

Africa's longest canopy walkway, run by the Nigerian Conservation Foundation across 78 hectares of coastal forest — the most-visited single attraction in the country. ^{[20][21]}

LAGOS

Nike Art Gallery, Freedom Park & Tarkwa Bay

One of West Africa's largest art galleries, a former colonial prison turned cultural park, and a boat-access beach off Lagos Island. ^[20]

OGUN STATE

Olumo Rock, Abeokuta

A rock fortress that sheltered the Egba people during 19th-century inter-tribal wars, now climbable via stairs or glass elevator, with caves, shrines and panoramic views. ^{[20][51]}

OSUN STATE

Osun-Osogbo Sacred Grove

A UNESCO World Heritage Site and the living centre of Yoruba orisha worship — the same grove where the annual Osun-Osogbo festival culminates each August. ^{[4][1]}

ABUJA

Zuma Rock & Aso Rock

A 725-metre monolith nicknamed “the face of Nigeria” that guards the road into the capital, plus the rock formation behind the presidential villa in the city itself. ^[51]

CROSS RIVER STATE

Obudu Mountain Resort & Calabar

Highland cable cars and cool-climate eco-lodges above the rainforest, plus Calabar — widely rated one of Nigeria's cleanest, calmest cities and home to Africa's largest street carnival every December. ^{[51][22]}

BAUCHI STATE**Yankari National Park**

Nigeria's best-known safari destination — elephants, baboons, antelope and the Wikki Warm Spring, a naturally heated pool inside the reserve itself. ^[52]

KANO**Kano Old City & the Durbar**

Centuries-old walled trading city; the Kano Durbar during Eid brings roughly 10,000 mounted horsemen through the streets and was inscribed on UNESCO's Intangible Cultural Heritage list in 2024. ^[1]

OSUN / ONDO STATES**Erin Ijesha (Olumirin) Waterfalls & Idanre Hills**

A seven-tier waterfall you climb level by level, and terraced granite hills wrapped in Yoruba folklore, both firmly on the domestic hiking circuit. ^[20]

07 · The table

Nigerian cooking changes by region as sharply as its languages do — millet and suya spice in the arid north, palm oil and fresh fish in the wet south.

TABLE 4 · TEN DISHES WORTH ORDERING

Dish	What it is
Jollof rice	Tomato-and-pepper rice, closer to a party dish than an everyday staple, and the centre of a running West African rivalry with Ghana and Senegal. ^[1]
Suya	Skewered beef or ram coated in ground peanut-and-pepper spice (yaji), grilled over open flame — Hausa in origin, now a nationwide street-food staple. ^[1]
Egusi soup	Ground melon seed simmered with leafy greens, meat or fish — eaten nationwide with regional variation. ^[1]
Amala, ewedu & gbegiri	Yam-flour swallow with jute-leaf soup and bean soup — a defining Yoruba combination from the southwest. ^[1]
Pounded yam & eba	Starchy swallows (from yam and cassava) eaten by hand, used to scoop up soup or stew. ^[1]
Edikang ikong & afang soup	Vegetable-and-seafood soups from Calabar and the Niger Delta, reflecting the region's abundant fresh and smoked fish. ^[1]
Moin moin & akara	Steamed and fried bean-paste cakes — common breakfast and snack foods across the south.
Pepper soup	A light, fiery broth with goat, fish or offal — as much medicine as meal on a cold or rainy evening.
Zobo	A deep-red hibiscus (sorrel) drink, served chilled and lightly spiced — the country's default non-alcoholic cooler.
Chin chin	Fried, lightly sweetened dough cubes — a market and party snack found at every celebration.

Street and market prices vary widely by city and vendor — a full local plate with a starch and soup typically runs somewhere in the ₦1,000–₦3,000 range in most cities, broadly consistent with general Nigerian cost-of-living data. ^{[28][29]} We haven't found a single reliable national price index for individual dishes, so treat any specific number you see quoted — including this one — as a rough guide, not a quote.

08 · The calendar

Nigeria's festival calendar runs almost year-round, from religious observance to the continent's biggest street carnival.

TABLE 5 · DATES WORTH PLANNING AROUND

When	What happens
Feb–Mar	Argungu Fishing & Cultural Festival, Kebbi State — a four-day festival built around a mass traditional fishing competition on the Sokoto River. ^[80]
Late Jul–Aug	Osun-Osogbo Festival, Osun State — twelve days culminating in the Arugba's procession to the sacred grove, drawing Yoruba communities from across Nigeria and the diaspora. ^[1]
August	New Yam Festival (Iri Ji) — an Igbo harvest festival held at the end of the rainy season, marked by masquerades and offerings of the year's first yams. ^[82]
Dates move	Eid al-Fitr and Eid al-Adha, both public holidays — the Kano Durbar takes place during Eid and brings roughly 10,000 horsemen through the city. ^{[1][40]}
Irregular	Eyo Festival (Adamu Orisha Play), Lagos — a Yoruba masquerade procession traditionally held to honour a departed Oba or install a new one. ^[80]
26–31 Dec 2026	Calabar Carnival, Cross River State — Africa's largest street carnival, with five competing bands and the Grand Parade on the final day. ^{[22][23]}

TABLE 6 · PUBLIC HOLIDAYS, 2026

Date	Holiday
1 January	New Year's Day
20–21 March	Eid al-Fitr (dates move with the lunar calendar)
3–6 April	Good Friday through Easter Monday
1 May	Workers' Day
27–28 May	Eid al-Adha (dates move)
12 June	Democracy Day — marking the 1999 return to civilian rule
Dates move	Eid Mawlid (birthday of the Prophet Muhammad)
1 October	Independence Day, marking independence from Britain in 1960
25–26 December	Christmas Day & Boxing Day

Source: published 2026 national holiday calendar. ^{[40][18]} Islamic holiday dates are set by moon-sighting and can shift by a day either way — confirm close to travel.

09 · What it costs

Nigeria runs two cost realities at once: daily life that's cheap by international standards, and a naira that has lost most of its value against the dollar since 2021 — so anything quoted in naira ages fast.

TABLE 7 · VISA, PERMIT & REGISTRATION FEES, 2026

Item	Cost	Notes
Tourist / business e-Visa	≈\$79–\$160	Nationality-dependent — roughly £100 for UK citizens, \$160 for US citizens, CAD 230 for Canadians. ^{[9][18]}
eVisa biometrics fee	\$50–\$170	\$50 for African nationals, \$170 for non-African, charged on arrival alongside the visa fee. ^[34]
CERPAC (employed expats)	\$2,000	The main residence-and-work card. \$600 for students; free for spouses of Nigerian citizens. ^[11]
Temporary Work Permit	\$600 / \$1,100	Single-entry / multiple-entry. For short specialised assignments up to 90 days. ^[11]
CAC — business name	₦ 10,000– ₦ 21,200	All-in cost including name reservation and stamp duty for a sole proprietorship. ^[27]
CAC — private limited co.	₦ 50,000– ₦ 150,000+	CAC fee alone is ₦ 30,000, plus stamp duty on share capital and any agent fees. ^[60]
NIPC registration	₦ 150,000	Non-refundable Nigerian Investment Promotion Commission processing fee for foreign investors. ^[65]

TABLE 8 · LAGOS COST OF LIVING, 2026 RANGES

Item	Range	Note
1-bed, mainland (Yaba/Surulere)	\$300–\$700/mo	Rent is typically paid annually, upfront, not monthly. ^{[31][74]}
1-bed, Island (VI/Ikoyi)	\$800–\$2,000/mo	The Island commands a large premium over the mainland. ^[31]
2-bed, Lekki Phase 1 (annual)	\$6,000–\$9,000/yr	Popular with young professionals and remote workers. ^[29]
Groceries (single person)	\$150–\$300/mo	Mix of supermarket and local market shopping. ^[31]
Digital-nomad budget	≈\$895/mo	Coworking, accommodation, food and local transport combined. ^[28]

Item	Range	Note
Family-of-four budget	≈\$1,393–\$1,614/mo	Including rent, per cost-of-living aggregator estimates. ^[70]
5km ride-hail (Uber/Bolt)	≈\$1.80	Short urban trip, Lagos. ^[28]

Naira figures are converted at the CBN official rate of ≈₦1,320/\$1 (8 September 2026) for comparability. ^[13] The naira has fallen sharply against the dollar in recent years — from about ₦401/\$1 in 2021 to well over ₦1,300/\$1 officially by 2026 — so treat any naira figure as a snapshot, not a constant. ^[4]

10 · Getting there & around

Nigeria is a flying country, not a driving one, once you leave your home city — the road network is real but the distances and traffic are serious.

Most international travellers arrive through Murtala Muhammed International Airport in Lagos or Nnamdi Azikiwe International Airport in Abuja; both connect to major hubs in Europe, the Middle East and across Africa. Nigeria counts 50 airports and 15 heliports in total, reflecting how much domestic travel between distant cities relies on flying rather than road or rail. ^[4] The railway network runs 3,798 km on paper — but as of the most recent published count, only a handful of locomotives were operational and most lines remain in poor repair, so trains are not currently a realistic way to plan a trip. ^[4]

Within Lagos, options include the BRT bus network, yellow “danfo” minibuses, app-based ride-hailing (Uber and Bolt both operate widely), and okada motorcycle taxis, which are restricted or banned on many major roads in the city — check current local rules before relying on one. Traffic (“go-slow,” in local usage) is a defining feature of Lagos life and should be built into any same-day itinerary.

11 · Before you fly

The paperwork is heavier here than in many neighbouring countries, and the safety picture genuinely varies by state — plan around both.

Safety, plainly

The US State Department rates Nigeria Level 3 — “Reconsider Travel” — citing crime, terrorism, civil unrest, kidnapping and inconsistent healthcare access, with a specific “Do Not Travel” (Level 4) designation for Borno, Jigawa, Kogi, Kwara, Niger, Plateau, Taraba, Yobe and northern Adamawa states, largely in the north and centre of the country. ^[34] In April 2026 the State Department authorised non-emergency US government staff to leave the Abuja embassy given the deteriorating security situation. ^[32] Lagos, Abuja's diplomatic core, and the main southern tourism circuit (Calabar, Obudu, the southwest) sit outside the Do Not Travel list, but ordinary urban-safety precautions still apply everywhere. Check your own government's current advisory before booking — this changes.

Health

Yellow fever: **a valid International Certificate of Vaccination is mandatory for every traveller entering Nigeria, regardless of nationality or visa type, and must be obtained at least 10 days before travel.** ^{[19][9]} Malaria risk is present across the country; a pre-departure consultation with a travel clinic 4–6 weeks ahead is the standard recommendation, as it is for most of West Africa. Drinking water: stick to bottled or filtered water and well-cooked food from busy vendors.

Money, power & connectivity

The naira floats on the CBN's unified NAFEM window, with a visible gap between the official bank rate (≈~~N~~1,320/\$1) and the street “black market” rate (≈~~N~~1,390–1,410/\$1) — banks and formal businesses use the official rate. ^{[13][14]} Cards are widely accepted in Lagos and Abuja hotels, malls and better restaurants; carry cash for markets, transport and most of the rest of the country. Nigeria runs on 230V/50Hz power with UK-style three-pin Type G sockets — bring the same adapter you'd pack for Britain. ^[91]

Local SIM cards require biometric registration by law. Tourists can register with their passport at official carrier stores; if you end up staying two years or longer, you'll need a National Identification Number (NIN) to keep the line active. ^{[91][86]}

12 · Relocating to Nigeria

Nigeria's immigration system was substantially rebuilt in 2025: the old airport Visa on Arrival is gone, replaced by a mandatory pre-departure e-Visa, and the whole expatriate work-permit pipeline moved online. ^[8]

A · Tourism & business e-Visa

Since 1 May 2025, Nigeria requires travellers from 177 countries to secure a digital e-Visa before departure; the previous airport Visa-on-Arrival was withdrawn on 4 August 2025. ^[8] Applications are processed centrally by the Nigeria Immigration Service, not through your local embassy. ^[6]

1. Register an account on the official NIS e-Visa portal and select the right category — tourism, business or the Temporary Work Permit track.
2. Complete the form with your travel dates, purpose, and a Nigerian address (a hotel booking or host's address works). “Visiting family” and “Tourism” are treated as straightforward purposes.
3. Upload your passport bio-page, a passport photo, flight itinerary, proof of accommodation and — depending on visa type — a recent bank statement or invitation letter.
4. Pay the (non-refundable) fee online — nationality-dependent, roughly \$79–\$160 or the equivalent.
5. Wait for approval — typically within 24–48 hours — then print your e-Visa approval letter to carry alongside your passport.
6. Present it, your passport and your yellow fever certificate on arrival at Lagos or Abuja airport.

Extensions of up to 90 additional days are available at any Nigeria Immigration Service office before your visa expires — apply before it lapses, as overstays carry fines and possible deportation. ^[10] Citizens of ECOWAS member states generally don't need a visa at all. ^[17]

B · Work & residency — CERPAC

The Combined Expatriate Residence Permit and Aliens Card (CERPAC) is Nigeria's core document for anyone working or living in the country long-term. It's now issued as a digital e-CERPAC biometric card, and the application can begin before you even land. ^[11]

1. Your Nigerian employer secures an Expatriate Quota position for your role — typically valid two years, with a requirement to show a plan to eventually train a Nigerian replacement (the “understudy” requirement).
2. You enter on a Subject to Regularisation (STR) visa — issuance usually takes 2–4 weeks.
3. Within 90 days of arrival, apply for CERPAC through the NIS portal, including biometric capture.
4. CERPAC processing typically takes 4–8 weeks after arrival. The 2026 fee is \$2,000 for employed expatriates, \$600 for students, and free for spouses of Nigerian citizens; the card is valid 1–2 years and renewable.

Short-term technical assignments — audits, installations, training, up to 90 days — use the separate Temporary Work Permit (TWP) instead: \$600 single-entry or \$1,100 multiple-entry. ^[11]

C · Business & investment — CAC registration

Every business in Nigeria registers with the Corporate Affairs Commission (CAC) under the Companies and Allied Matters Act 2020. Foreigners can own up to 100% of most Nigerian businesses under the NIPC Act, aside from a short negative list of reserved sectors — check current NIPC guidance for your specific industry.^[64]

1. Reserve a company name and file incorporation documents through the CAC portal. A wholly Nigerian-owned private company needs minimum share capital of ₦100,000; any company with foreign participation must be capitalised at ₦100,000,000.
2. Pay CAC's registration fee (₦30,000 for a private company, plus stamp duty calculated on share capital) — budget ₦50,000–₦150,000+ all-in once agent or legal fees are included.
3. Register with the Nigerian Investment Promotion Commission (non-refundable ₦150,000 fee) to access investment protections and incentives.
4. Apply for a Business Permit from the Ministry of Interior, which formally authorises the foreign-owned entity to operate.
5. If you plan to bring in foreign staff, apply for an Expatriate Quota and then CERPAC for each employee.

Most guides strongly recommend a Nigerian lawyer or accredited CAC agent for foreign-owned registrations — the share-capital structuring and multi-agency sequencing (CAC → NIPC → Business Permit → Expatriate Quota) trips up a lot of first-time founders.^[65]

D · Citizenship & belonging long-term

Nigeria does not grant citizenship by birth on its soil. Citizenship passes by descent — at least one parent must already be a Nigerian citizen — and dual citizenship is recognised, which matters for members of the Nigerian diaspora with children born abroad.^[4] For everyone else, naturalisation is possible after 15 years of legal residency.^[4] This is the single biggest structural difference from relocation-friendly countries with birthright or short-residency citizenship tracks — plan your long-term status around your CERPAC and business registration, not around an expectation of an easy naturalisation route.

13 · The good, the bad & the ugly

We'd rather you read this here than discover it on arrival. All three are true at once.

The good

- Africa's most populous nation and, by most measures, its largest or second-largest economy — an enormous, youthful, English-speaking market and cultural centre. ^[4]
- Global cultural weight far beyond its borders: Afrobeats on international charts, Nollywood producing roughly 2,500 films a year, and food and slang exported across West Africa and the diaspora. ^[1]
- Genuine ecological and cultural range in a single country — Sahel to rainforest to Atlantic coast, two UNESCO sites, and one of the richest festival calendars on the continent. ^[4]
- The 2025 e-Visa overhaul made short-visit paperwork faster and more predictable than the old airport Visa-on-Arrival system. ^[8]
- 100% foreign ownership is legally available for most business sectors, with no cap on repatriating profits under the NIPC Act. ^[64]

The bad

- Inflation ran at 33.2% in 2024, and the naira has lost most of its dollar value since 2021 — budgeting in naira requires constant recalculation. ^[4]
- Infrastructure gaps are real: only 60.5% of the population has electricity access, and the rail network is largely non-functional. ^[4]
- The relocation and business-registration pipeline runs through multiple separate agencies (CAC, NIPC, Ministry of Interior, NIS) with no single one-stop process — expect to need professional help. ^[65]
- An estimated 40.1% of the population lives below the national poverty line, alongside genuine wealth and a large formal economy. ^[4]

The ugly

- The US State Department rates Nigeria Level 3 (“Reconsider Travel”), with several northern and central states — Borno, Jigawa, Kogi, Kwara, Niger, Plateau, Taraba, Yobe and northern Adamawa — at Level 4 (“Do Not Travel”) for terrorism, banditry and kidnapping. ^[34]
- Terrorism-related violence in the northeast, linked to Boko Haram and ISWAP, has killed an estimated 35,000–40,000 people, mostly civilians, since 2009. ^[4]
- Nigeria counted roughly 3.7 million internally displaced people as of the most recent estimate — a humanitarian crisis running in parallel to the tourism and business story. ^[4]
- Maternal mortality stands at 993 deaths per 100,000 live births — one of the starkest health-system gaps anywhere covered in this series. ^[4]
- Corruption and the mismanagement of oil revenue are acknowledged directly in the country's own official government-data summaries, not just by outside critics. ^[4]

14 · About Ria's Colony

For the life you are becoming.

Ria's Colony is a trade and tourism company that helps people understand African countries, travel between them, and do business across their markets — because right now, all three are often harder than they should be.

^[2] People across Africa still know surprisingly little about many parts of their own continent. There are travellers who could be visiting places they know almost nothing about, businesses that could be selling into markets they've never considered, and destinations that could be reaching people who would genuinely value what they offer. The gap is rarely opportunity — it's information, understanding and the right connections. ^[2]

This guide is part of Aerial View, one of four Ria's Colony products working toward that goal:

Product	What it does
Aerial Connect	Helps businesses research new African markets, find customers and partners, and build a local presence before they invest heavily.
Aerial View	Practical travel information, destination stories and local knowledge — the product behind the guide you're reading.
Style Mirror	Original stories about African countries, cultures, economies and the issues shaping life across the continent, including our culture series.
Style Vault	Practical courses that help people build skills for opportunities across Africa, from communication to negotiation.

Curiosity, courage, care, integrity, belonging and joy are the six values Ria's Colony holds itself to across all four. ^[2]

A note from Tori, Ria's Colony

Every country has two versions. There's the one you can photograph in a weekend — and the one you only start to see once you understand the history, the food, the politics and the choices that shaped it.

That second version is the one we care about. Nigeria is loud about both its brilliance and its difficulty, and we've tried to give you both honestly, with a way to check every number yourself.

Wherever you go next — Lagos for a weekend, Calabar for the carnival, or a CAC registration for a business idea you've been sitting on — we hope you leave with more understanding than you arrived with.

Safe travels.

Tori

riascolony.org

15 · Source register

Every figure in this guide carries a bracketed number. Official and primary sources are used wherever they exist; where only an aggregator or secondary source was available, that's noted plainly. Compiled 10 September 2026 — fees, exchange rates and advisories change, so check the live link before you rely on a number.

[1] **Ria's Colony** — “Nigeria: Culture, History, Ethnic Groups & Traditions.” Ethnic groups, history, religion, food, festivals, Nollywood. riacolony.org/blog/nigeria-culture-history-ethnic-groups-traditions

[2] **Ria's Colony** — “About Ria's Colony.” Mission, products, values. riacolony.org/about

[4] **OpenFactBook** — Nigeria country profile, continuing the CIA World Factbook dataset (CIA, World Bank & REST Countries data). Population, area, economy, government, energy, transport, military. openfactbook.org/countries/nigeria

[5] **Central Intelligence Agency** — “Spotlighting The World Factbook as We Bid a Fond Farewell,” Feb 2026. Confirms the original World Factbook's retirement. cia.gov/stories

[6] **Nigeria Immigration Service** — “How do I apply for an e-Visa?” Official application steps. immigration.gov.ng

[8] **VisaVerge** — “Nigeria E-Visa Application Guide for Fees and Processing Time,” 2026. Launch date, VoA withdrawal, 177-country coverage. visaverge.com

[9] **NigerianEmbassyInfo** — “Nigeria Visa Fees 2026 — Complete Cost Guide,” updated March 2026. Fee ranges by nationality; yellow fever requirement. nigerianembassyinfo.com/visa-costs

[10] **NigerianEmbassyInfo** — “Nigerian Visa Services 2026,” updated August 2026. CERPAC overview, extensions, overstay penalties. nigerianembassyinfo.com/services/visa-requirements

[11] **ExpatLife** — “Nigeria Visa Guide 2026: Costs & Requirements.” CERPAC and TWP fees, processing timelines, Expatriate Quota rules. expatlife.ai/nigeria/visa

[13] **Monierate** — “CBN Official Dollar to Naira Exchange Rate Today,” 31 August 2026. monierate.com/fx/official

[14] **NgnRates.com** — “Dollar to Naira Black Market Rate,” 9 September 2026. ngnrates.com

[17] **Go Naija** — “Nigeria Visa Guide 2026.” Fee breakdown by nationality, ECOWAS exemption. go-naija.com

[18] **Go Naija** — Application walkthrough, required documents. Same source as [17]. go-naija.com

[19] **NigerianEmbassyInfo** — Yellow fever mandate detail, last reviewed 10 August 2026. Same source as [9]/[10]. nigerianembassyinfo.com

[20] **Wakanow Blog** — “70 Top Tourist Attractions in Nigeria To Visit.” Places list, Lekki Conservation Centre, Olumo Rock. blog.wakanow.com

[21] **Vibena Lifestyle** — “Top 10 Tourist Attractions in Nigeria,” Dec 2025. Most-visited-site ranking. vibena.com.ng

[22] **Rio Times Online** — “Calabar Carnival 2026: Dates, Parade Schedule, Bands and Travel Guide.” riotimesonline.com

[23] **TravelReap** — “Calabar Carnival 2026 — Dates, Tickets, How to Attend.” Schedule detail, band structure. travelreap.com

[27] **SmartSMSSolutions** — “CAC Registration Cost in Nigeria 2026.” Business-name vs private-company fee breakdown. smartsmsolutions.com

[28] **WorldCostOfLiving** — “Lagos Cost of Living 2026.” Rent, food, digital-nomad budget, ride-hail pricing. worldcostofliving.com

[29] **Vibena** — “Cost of Living in Lagos Nigeria 2026.” Neighbourhood-by-neighbourhood rent ranges. vibena.com.ng

[31] **ExpatLife** — “Cost of Living in Lagos 2026.” Expat-specific rent and grocery ranges by district. expatlife.ai/nigeria/cities/lagos

- [32] **US Embassy & Consulate in Nigeria** — “Security Alert: U.S. Embassy Abuja,” 8 April 2026. Authorised departure of non-emergency staff. ng.usembassy.gov
- [34] **US Department of State** — Travel.State.Gov, Nigeria Travel Advisory, updated 12 June 2026. Level 3 rating, Level 4 state list, risk indicators. travel.state.gov
- [40] **Tallyfy** — “Nigeria Public Holidays 2026 — National Holiday Calendar.” tallyfy.com
- [51] **FunTimes Magazine** — “10 Top Must-Visit Tourist Spots in Nigeria,” Nov 2025. Zuma Rock, Olumo Rock, Obudu Mountain Resort detail. funtimesmagazine.com
- [52] **Travel Deals Africa** — “Top 7 Tourist Attractions in Nigeria You Can't Miss.” Yankari National Park, Wikki Warm Spring detail. traveldealsafrica.com
- [60] **SmartSMSSolutions** — Private limited company fee detail. Same source as [27]. smartsmsolutions.com
- [64] **CAC Register** — “CAC Registration for Foreigners: The 2026 Investor's Guide.” Share-capital rule, NIPC/Business Permit/Expatriate Quota sequence, 100% foreign ownership rule. cacregister.com.ng
- [65] **WithinNigeria** — “CAC Registration Requirements for Foreigners in Nigeria,” 28 June 2026. NIPC fee, agency sequencing, professional-fee ranges. withinnigeria.com
- [66] **Lawzana** — “CAC Registration in Nigeria: Step-by-Step Guide (2026).” Minimum share capital rules for local vs foreign-owned companies. lawzana.com
- [67] **Afroconnect Media Brand** — “How to Register a Business in Nigeria with the CAC in 2026.” Government cost breakdown for business names. afroconnect.ng
- [70] **Vibena** — Family/single monthly budget figures, citing Numbeo January 2026 data. Same source as [29]. vibena.com.ng
- [74] **Numbeo** — “Cost of Living in Lagos,” last updated April/June 2026. Community-sourced rent and price data. numbeo.com
- [80] **Rex Clarke Adventures** — “Experience Nigeria's Vibrant Entertainment and Top Events.” Eyo Festival and Argungu Fishing Festival background. rexclarkeadventures.com
- [82] **TravelWithDante** — “7 Annual Festivals to Experience in Nigeria.” New Yam Festival background. travelwithdante.com
- [86] **Nigerian Communications Commission (NCC)** — “Foreigners Living In Nigeria Or Visiting From Abroad,” official FAQ. SIM/NIN rules for residents vs. short-term visitors. ncc.gov.ng
- [91] **NigerianEmbassyInfo** — “Nigeria SIM Card Guide 2026,” last reviewed 10 August 2026. Power voltage/plug type, SIM registration process. nigerianembassyinfo.com/sim-card-guide

This guide draws on third-party reporting, government portals and cost-of-living aggregators as noted against each figure. Ria's Colony did not independently verify every underlying dataset; where a figure looked stale, contradictory, or came only from a single non-official source, we've said so in the text rather than presenting it as settled.