



nörrenberger

WOMEN'S WEALTH PLAYBOOK

2026

Practical Financial Strategies for Women Across Every Stage of Life

INVESTMENTS | TRUST | PENSIONS | INSURANCE | INFRASTRUCTURE | LENDING



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Why **Wealth Building** Should Be Intentional



For many women today, financial independence is no longer just a goal, it is a necessity. Women are building businesses, managing households, leading organisations and making financial decisions that shape the future of their families and communities. Despite these responsibilities, many women still hesitate to take control of their financial planning. Some wait for the right time or believe they need a large amount of money before they begin. While others simply don't know where to start. The latest "Access to Financial Services in Nigeria (A2F)" survey report highlights significant structural gaps in women's financial behaviour and access to financial services, particularly in savings, investments, credit, and financial protection.

The truth is simpler than most people think; wealth is built through consistent decisions over time. It is not always about how much you earn, it is about how much you intentionally save, invest and protect. At Norrenberger, we believe wealth creation should be accessible, practical and sustainable. For over seven years, [Norrenberger](#) has focused on helping individuals and businesses unlock opportunities through integrated financial solutions across investments, trust, pensions, insurance, infrastructure and lending services.

This playbook introduces the Norrenberger Women's Wealth Framework, a practical approach built on five pillars that support sustainable wealth creation.



Women's Wealth Framework



Women who build lasting wealth typically focus on five key financial priorities:

1. **Foundation:** Building financial security through structured savings and pensions
2. **Growth:** Investing to expand wealth over time
3. **Protection:** Safeguarding assets and income through insurance
4. **Expansion:** Accessing capital to grow businesses and opportunities
5. **Legacy:** Structuring and preserving wealth for future generations

Each pillar plays a critical role in long-term financial stability.

Pillar 1: Build Your Financial Foundation Early

Every successful financial journey begins with a foundation. For many women, life includes periods that interrupt income - maternity leave, caregiving responsibilities, career changes or entrepreneurship. These transitions make long-term financial planning especially important.

One of the most important pillars of financial security is retirement planning, yet many people postpone it, assuming it is something to address later in life. However, starting early makes the process significantly easier.



The data shows that only 0.2% of women have micro-insurance and just 3.8% have any form of pension, highlighting a large gap in retirement preparedness.

Opening a Retirement Savings Account (RSA) through a licensed pension administrator such as [Norrrenberger Pensions](#) allows professionals to build long-term financial security through structured contributions and regulated pension management. In Nigeria, the Contributory Pension Scheme provides a framework that helps employees accumulate savings for retirement through consistent contributions.

For entrepreneurs and self-employed professionals, Personal Pension Plans (PPPs) provide flexible options to build retirement savings even without a traditional employer structure.

Starting early allows the power of compound growth to work in your favour. Small, consistent contributions made over 20 or 30 years can create significant financial security later in life. Think of retirement planning not as preparing to stop working but as preparing for financial freedom later in life.



Pillar 2: Grow Your Wealth Through Investing

Saving money is important but saving alone rarely creates wealth. In today's economic reality, inflation gradually reduces the value of idle cash. Investing allows your money to work and grow over time.

While 56.4% of women reported saving in the past 12 months according to the earlier mentioned report, this remains below the 61.6% national average and 66.9% recorded for men, indicating relatively weaker savings participation among women. The gap is even more pronounced in investment participation, which is critical for long-term wealth creation. Although 56.9% of women have some form of investment, this is significantly lower than the 78.0% recorded for men and the 67.4% national average.

The key to investing is not chasing quick profits. It is building a disciplined strategy.



A balanced investment approach often includes:

- equities for long-term growth
- fixed-income securities such as treasury bills or bonds for stability
- money market investments for liquidity and short-term needs

Diversification helps protect your portfolio from market volatility while allowing you to benefit from long-term growth opportunities. Many women hesitate to invest because they feel they need expert knowledge before starting.

The most important investment principle is simple:

Start early and remain consistent.

Even small monthly investments can grow into meaningful financial assets over time. Professional asset managers and financial advisors at [Norrenberger Asset Management](#) help investors align their portfolios with specific goals such as children's education, home ownership or retirement planning.

Beyond professionally managed funds, women who wish to participate directly in the capital markets can access equities and fixed-income trading through [Norrenberger Securities Limited](#), the Group's brokerage and trading platform providing access to opportunities on the Nigerian Exchange.

Faith-Aligned Investing Options

For some investors, financial decisions must also align with personal values or religious principles. Shariah-compliant investment solutions such as the [Halal Investment Note](#) and [Norrenberger Islamic Fund](#) provide opportunities to grow wealth through ethical, asset-backed structures while avoiding interest-based earnings. These options allow investors to pursue long-term financial growth while remaining aligned with their beliefs.

Pillar 3: Protect What You Have Built

Access to financial protection mechanisms is also extremely limited among women, with only 2.0% holding any [Insurance](#) product capable of guarding against any form of financial vulnerability such as accidents, property loss, business disruptions or medical emergencies, which can quickly erase years of financial progress. Insurance plays a critical role in financial stability because it ensures that financial shocks do not completely derail long-term plans.

Women should consider several protection strategies:

First, ensure at least one major insurance policy is held in your own name. Financial independence includes having assets and protections that are



Second, if you run a business, remember that personal insurance does not usually cover business assets. Equipment, inventory and commercial spaces often require separate business policies.

Third, review insurance coverage regularly. Major life events such as marriage, childbirth, property purchases or business expansion should trigger updates to existing policies.

Financial protection does not prevent unexpected events, but it ensures that you have the resources to recover and continue moving forward.

Pillar 4: Expand Opportunities Through Strategic Financing

Across Nigeria and Africa, women are building successful businesses in sectors ranging from fashion and retail to technology, healthcare and education but growing a business often requires access to capital.

One of the most common challenges entrepreneurs face is choosing the wrong type of financing. Different stages of business require different types of funding.



For example:

- Start-up businesses often need short-term working capital to purchase inventory or manage cash flow.
- Growing businesses may require asset financing or longer-term loans to purchase equipment, expand production capacity or open new locations.
- Seasonal businesses may benefit from flexible repayment structures that align with revenue cycles.

Maintaining proper financial records, separating business finances from personal finances and building a strong credit history significantly improve access to financing opportunities.

Responsible borrowing can accelerate business growth when used strategically and access to structured credit solutions can also accelerate business growth. Finance companies like [Transkredit](#) focus on providing responsible lending and credit solutions that support individuals and small businesses seeking capital for expansion.

In addition, for women running micro and small enterprises or managing everyday financial needs, [Clearpay Microfinance Bank](#) provides accessible banking, savings and credit solutions designed to expand financial inclusion and support small-business growth.



Pillar 5: Preserve and Structure Your Wealth

Many people focus on building wealth but overlook the importance of preserving it. As financial assets grow whether through investments, business success or property ownership structuring wealth properly becomes increasingly important.

Trust Structures and Professional Financial Advisory Services can help individuals:

- Protect assets from disputes
- Manage wealth more efficiently
- Plan the transfer of wealth to future generations

For entrepreneurs, these structures can also support business continuity and succession planning.

Creating a long-term wealth structure ensures that financial success today continues to benefit your family and community in the future.

Ensure your
**Financial
Happiness**



Give to Gain Philosophy



Financial empowerment creates ripple effects. When women gain access to financial knowledge, they make stronger decisions for their families.

When women gain access to capital, businesses expand and communities benefit. When women build wealth, economic resilience increases. By sharing knowledge, expanding access to financial tools and supporting individuals across different stages of their financial journey, Norrenberger aims to help more people build sustainable prosperity.

Your Financial Journey Starts Today

Financial independence rarely happens by accident. It is built through intentional decisions, consistent discipline and access to the right financial tools.

Whether you are starting your first investment, expanding a business, planning for retirement, structuring long-term wealth, the most important step is beginning with clarity and confidence.



About Norrenberger

Norrenberger is a leading, integrated financial services group that provides innovative financial solutions tailored to the needs of individuals, institutions, and governments. Through its portfolio of businesses spanning investments, pensions, insurance, infrastructure, lending, and alternative finance, Norrenberger is unlocking financial opportunities and empowering Nigerians to create wealth with confidence.

At Norrenberger, we seek to contribute to sustainable economic development by championing transformative and inclusive financial solutions that empower people, businesses and communities, while supporting long-term value creation and responsible growth across the markets we serve.





nörrenberger

Head Office

11 Volta Street,
Off Thames Street,
Ministers Hill,
Maitama, Abuja,
Nigeria.

+234 700 066 7736

Lagos Office

2b, Bayo Kuku Road,
Off Alfred Rewane Road,
Ikoyi, Lagos,
Nigeria.

+234 916 032 4627

Port Harcourt Office

10, Evo Road,
GRA II,
Port Harcourt,
Rivers State,
Nigeria.

+234 700 066 7736

Kano Office

83, Magajin Rumfa Road,
Nassarawa GRA,
Kano State,
Nigeria.

+234 700 066 7736