Half-Term Report

For H1 Nigeria 2025

The Economy's Mid-Year Vibes
What's Hot, What's Not.



Because **your money moves better** when you know what's going on.

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Let’s Catch You Up - Quick! Quick!

We're halfway through 2025, and let’s just say the Nigerian economy has been doing what it does best; confusing, surprising, stressing, and occasionally impressing.

If you’ve been wondering:

Why does jollof rice cost more than last month?
Why is your friend earning in dollars suddenly glowing differently?
And should you even think about borrowing right now?

This mid-year money check-in is for you.

Don’t worry, we’ll break it down the MyInvestar way: clear, sharp and real.



The World is Stressing and We’re Feeling It

What’s popping around the world?

Across the globe, things have been tense. The US is back in trade-war mode under Trump, oil prices are misbehaving again, and there’s serious drama in the Middle East. All of this has dragged down the global economy. The IMF says 2025 will likely have the slowest economic growth since the COVID lockdowns.

Now why should you care?

Because Nigeria’s economy doesn’t exist in a vacuum. When oil prices drop or global investors get scared, we feel it, in our fuel prices, in job markets, in FX rates. Think of the global economy like group chat energy; when everyone else is stressed, it’s hard to stay calm.

Nigeria's Report Card

(And What It Means for Your Pocket)



The Good Stuff

To be fair, Nigeria has managed to hold things together better than many expected.

Inflation, which had everyone in a chokehold late last year slowed down from 34.8% in December to 22.97% by May. It's still high, but it's no longer spiralling out of control.

The naira, surprisingly, has been stable-ish. It's stayed between ₦1,500 and ₦1,600 to the dollar, which is a win compared to last year's rollercoaster.

On top of that, the Nigerian stock market is doing well, up by 16.6% this year which means investors are still paying attention.

The Not So Good Stuff

Nigeria's public debt has jumped to ₦149 trillion, yes with a T.

Our foreign reserves have dropped to $37.21bn in June, from $40.88bn in December 2024 as the Central Bank tries to keep the naira stable.

Food prices are still high, and insecurity in farming regions continues to affect supply and transportation.

How This Affects You?

(Real Talk)



Even if you're not into economics, these numbers affect your real life, from the cost of food to your chances of getting a good loan. Here's what to keep in mind as you plan your second half of the year:

What's Happening?

- Inflation is slowing, but prices are still high
- Loans are pricey
- Naira is stable-ish
- Tech, finance & logistics are hot
- More taxes and policies coming

What You Should Do?

- Budget like your soft life depends on it.
- Think twice before you borrow it's not 2020
- Explore side hustles or jobs that pay in dollars
- Upskill. Learn. Position yourself.
- If you run a business don't get caught off guard



What to Expect in the Second Half of the Year?

1. Looking ahead, experts believe the economy could grow even more possibly reaching 4.0% if oil production improves and reforms stay on track.
2. Inflation is expected to continue slowing, maybe even hitting 20% by December.
3. Interest rates could drop slightly, which might make loans a bit more affordable, but don't count on miracles just yet.
4. What's likely to continue? The borrowing. The government may take on another ₦20 trillion before the year ends, and new tax policies are still being rolled out.
5. You might also hear more about recapitalisation in the banking sector, ongoing infrastructure projects, and the push for economic diversification.

So, What Should You Be Doing?



1. Track your money. Whether you earn ₦70k or ₦7m, you need to know where it's going and how it's working for you.
2. Save what you can. It doesn't have to be a lot, but consistency is your best friend when the economy is unpredictable.
3. Look for growth industries. Tech, logistics, finance, and digital services are where a lot of the money is flowing.
4. Build income that earns in strong currencies. Remote work, digital services and export businesses are smart plays right now.
5. Stay in the know. If you're not following economic updates already, start small and stick with sources (like us) that explain things in plain English.

Final Thoughts

If 2024 was about surviving, 2025 is about strategy.

The economy is moving, slowly but surely. The numbers might look boring at first glance, but behind them are the real things you feel from the price of your next Bolt ride to whether you can afford that December trip you've been planning.

The naira might be playing nice for now, but inflation still bites, and the economy still needs gym time. The real win? Staying ready while everyone else is confused.

Half-term is the perfect moment to pause, adjust your strategy, and make smarter money moves for the second half of the year. You don't need to know everything, but you need to know enough to move smart.
We'll keep breaking it down for you, so your money game stays sharp.

