PROPOSAL FOR INSTITUTIONAL COLLABORATION

Validation of the Saggezza Development Intelligence Methodology.

USING TÈMI AS THE PILOT APPLICATION ENVIRONMENT

PROPOSED BY **Saggezza Partners Ltd**

PROPOSED TO **Centre for Housing and Sustainable Development (CHSD), University of Lagos**

01

Executive Summary

Saggezza Partners Ltd proposes a structured collaboration with the **Centre for Housing and Sustainable Development, University of Lagos**, to subject the **Saggezza Development Intelligence Methodology** to academic and professional scrutiny using real Nigerian development situations.

The proposed collaboration is not primarily intended to validate a software product, nor is Saggezza seeking an institutional endorsement of artificial intelligence.

The central subject of the proposed exercise is the **methodology itself**.

Saggezza is developing a structured approach for examining real-estate development opportunities by bringing together project information, evidence, professional knowledge, calculations, assumptions, risks and unresolved questions into a more coherent development-decision process.

The methodology is currently being operationalised through **Tèmi**, the conversational interface to Saggezza's Real Estate Intelligence system, REI.

Tèmi provides a practical environment through which the methodology can be applied, observed and tested.

The proposed collaboration would therefore ask a more fundamental question:

> Can a structured development-intelligence methodology improve the quality of information, questions, professional engagement and decisions surrounding Nigerian real-estate development?

Saggezza proposes that CHSD work with us to interrogate the methodology against real development cases, identify areas of strength and weakness, test whether material development issues are being appropriately considered, examine where professional intervention should occur, and help establish a more rigorous framework for how the methodology can evolve.

The proposed programme is intended to produce evidence, not endorsement.

Its success would therefore be measured not by whether Tèmi appears impressive, but by whether the underlying methodology proves useful, disciplined, appropriately bounded and capable of improving development decision-making.

02

Background

Real-estate development requires decisions across multiple disciplines.

A typical developer may need to understand:

land;
survey information;
title documentation;
planning requirements;
market demand;
design possibilities;
development density;
infrastructure;
construction cost;

financing;
sales;
rental economics;
risk;
and project delivery.

Yet these matters are rarely organised within one coherent decision system.

Instead, information is often fragmented between:

lawyers;
architects;
estate surveyors and valuers;
town planners;
quantity surveyors;
engineers;
agents;
financial advisers;
government agencies;
documents;
spreadsheets;
emails;
WhatsApp conversations;
and individual memory.

This fragmentation creates a recurring problem.

A developer may possess substantial information and still make a weak development decision because important information is missing, contradictory, misunderstood or considered too late.

Saggezza's development-intelligence work is intended to address this coordination problem.

The objective is not to replace professional expertise.

It is to create a structured methodology that helps developers understand:

> What do we know?
> What evidence supports what we know?
> What are we assuming?
> What remains unknown?
> What calculations are required?
> What risks are emerging?
> What professional expertise is required?
> What should be investigated next?
> And is there presently enough evidence to make a development decision?

03

The Saggezza Development Intelligence Methodology

The **Saggezza Development Intelligence Methodology** is a structured approach to examining development opportunities before and during material project decisions.

Its working purpose is:

> To organise development evidence, distinguish verified information from assumptions and unknowns, test relevant development and financial questions, identify material information gaps and risks, and determine where further investigation or professional intervention is required.

The methodology is currently structured around a development pathway broadly covering:

1. Opportunity
2. Land and Site
3. Survey
4. Title and Ownership Evidence
5. Planning and Development Control
6. Market
7. Development Options
8. Design Direction
9. Cost and Feasibility
10. Financial Economics
11. Risk
12. Professional Verification
13. Decision

This sequence is not being presented as final.

One purpose of the proposed CHSD collaboration is precisely to test whether the methodology is sufficiently complete, appropriately sequenced and professionally defensible.

04

Tèmi

Tèmi is the conversational interface through which the development-intelligence methodology is currently being implemented.

It is intended to allow a developer to interact with project information in a structured but accessible way.

For example, a developer may begin with a relatively simple statement:

> “I have 4,500 square metres of land in Lagos and I am considering residential development.”

Tèmi should not immediately jump to a development recommendation.

Instead, the methodology should progressively interrogate the opportunity.

It may ask:

What evidence establishes ownership?
Is there a survey?
What is the actual developable area?
What planning constraints apply?
What development density may be permissible?
What market segment is being considered?
What infrastructure is available?
What development alternatives exist?
What assumptions are being made about selling prices?
What cost evidence exists?
What financing structure is being assumed?
Which information requires professional verification?

The value of Tèmi therefore depends substantially on the quality of the methodology underneath it.

A sophisticated conversational interface operating on a weak methodology would still produce weak development intelligence.

For this reason, Saggezza considers independent scrutiny of the methodology to be more important at this stage than further expansion of the user interface.

05

Purpose of the Proposed Collaboration

Saggezza proposes collaboration with CHSD to help determine whether the Development Intelligence Methodology provides a credible framework for supporting Nigerian development decisions.

The exercise would examine five broad questions.

5.1 Completeness

Does the methodology consider the material areas of information necessary for development decision-making?

Are important categories missing?

Are some categories given too much or too little importance?

5.2 Sequencing

Does the methodology investigate matters in an appropriate order?

For example, should certain land, planning or market questions be resolved before detailed feasibility work proceeds?

Where should development options begin to be narrowed?

5.3 Evidence Discipline

Does the methodology appropriately distinguish:

Fact
Evidence
Assumption
Inference
Unknown
Risk
Professional Opinion

Does it prevent unsupported statements from gradually becoming accepted as project facts?

5.4 Professional Boundaries

Does the methodology recognise where professional intervention is required?

Does it appropriately refer matters to relevant:

architects;
lawyers;
town planners;
estate surveyors and valuers;
quantity surveyors;
engineers;
environmental specialists;
financial advisers;
or other qualified professionals?

5.5 Decision Usefulness

Does applying the methodology materially improve the development process?

For example:

Does it expose previously unnoticed risks?
Does it identify missing evidence?
Does it improve the questions taken to professionals?
Does it reveal contradictions?
Does it prevent premature assumptions?
Does it improve development-option comparison?
Does it help a developer determine when a project is not yet ready for a decision?

06

Why CHSD

Saggezza believes CHSD provides an especially relevant environment for this work because the Centre sits at the intersection of:

housing research;
urban development;
professional practice;
built-environment knowledge;
capacity development;
and industry engagement.

The proposed programme would benefit from a setting where development questions can be considered not only from a commercial or technological perspective, but also through academic, professional and urban-development lenses.

Saggezza is therefore not approaching CHSD merely as a source of institutional credibility.

The intended value is more substantive.

We believe CHSD could provide the intellectual and professional scrutiny required to challenge the methodology before Saggezza attempts to scale its use.

07

Proposed Collaboration Model

We propose establishing a defined:

> USING TÈMI AS THE PILOT APPLICATION ENVIRONMENT
>
> Saggezza Development Intelligence Methodology Validation Programme

The programme would have four principal participants.

Saggezza Partners Ltd

Responsible for:

the existing methodology;
Tèmi and REI;
technical operation;
case preparation;
pilot coordination;
documentation;
and implementation of methodology improvements.

CHSD

Potentially responsible for:

methodological scrutiny;
research guidance;
identification of relevant domain expertise;
academic and professional challenge;
evaluation framework development;
and interpretation of findings.

Participating Built-Environment Professionals

Where appropriate, specialists could examine aspects of cases falling within their disciplines.

Their role would not be to approve Tèmi.

Their role would be to identify whether the methodology:

asked the correct questions;
requested appropriate evidence;
recognised professional boundaries;
and interpreted available information responsibly.

Participating Developers

Developers would provide real-world development situations against which the methodology can be examined.

Their contribution would help ensure that the work is grounded in actual development conditions rather than hypothetical exercises alone.

08

Proposed Research Questions

The programme could be structured around questions such as:

#	RESEARCH QUESTION
1	Can a structured development-intelligence methodology identify material information gaps in real Nigerian development projects before major development decisions are made?
2	Does use of the methodology improve the quality and relevance of questions developers subsequently take to built-environment professionals?
3	Which categories of development information are most commonly missing, contradictory or insufficiently evidenced at early project stages?
4	Can a development-intelligence system reliably distinguish project evidence from assumptions, inference and unresolved questions?
5	At what points should the methodology require professional escalation rather than attempt further automated interpretation?
6	What material development risks are most frequently identified, missed or misunderstood by the methodology?
7	How consistently can the methodology operate across materially different development conditions?

These questions can be refined jointly before the programme begins.

09

Proposed Case Structure

Saggezza proposes beginning with approximately **five to eight purposively selected development cases**.

The objective would not be statistical representation of the Nigerian property industry.

The purpose would be to expose the methodology to materially different types of development questions.

Cases may include, for example:

a greenfield residential development;
an urban redevelopment opportunity;
a mixed-use development;
a project with incomplete title or planning information;
a development with uncertain market positioning;
an affordable or middle-income housing proposition;
an income-producing property;
or another appropriately selected development situation.

Cases should be selected based on the learning value they provide.

Ten similar housing projects would provide less useful validation than five substantially different development situations.

10

Proposed Methodology for Each Case

Each project could move through a defined evaluation process.

Step 1 — Project Intake

The participating developer provides available project information.

The case is documented.

Known information, documents and current assumptions are established.

Step 2 — Tèmi / Methodology Application

Tèmi applies the Development Intelligence Methodology.

The system records:

questions asked;
information received;
evidence relied upon;
assumptions;
calculations;
risks identified;
unknowns identified;
and professional referrals recommended.

Step 3 — Professional / CHSD Review

Selected outputs are reviewed.

The reviewer asks:

What did the methodology identify correctly?
What should it have asked but did not?
What evidence should have been requested?
What conclusions were premature?
Where was escalation appropriate?
Where did the methodology overreach?

Step 4 — Developer Response

The developer assesses whether the process:

revealed new information;
changed an assumption;
caused additional professional investigation;
improved understanding;
affected development options;
or influenced a decision.

Step 5 — Error and Learning Register

Saggezza records:

omissions;
false assumptions;
unnecessary questions;
poor sequencing;
incorrect interpretations;
professional-boundary failures;
and recurring information gaps.

Step 6 — Methodology Revision

Findings are translated into revisions to the Development Intelligence Methodology.

Tèmi can then be updated to reflect those changes.

11

Proposed Evaluation Framework

The programme should not be evaluated by whether Tèmi produces impressive answers.

A stronger evaluation framework would examine the following dimensions.

DIMENSION	EVALUATION QUESTION
Issue Detection	Did the methodology identify material development issues?
Completeness	Were important categories omitted?
Evidence Discipline	Were facts, assumptions and unknowns correctly distinguished?
Professional Escalation	Were matters appropriately referred for specialist verification?
Risk Detection	Were material risks surfaced early enough?
Overreach	Did the methodology make claims beyond available evidence or its appropriate role?
Sequencing	Were development questions considered in a sensible order?
Decision Usefulness	Did the methodology improve the quality of the developer's decision process?
Repeatability	Does the methodology work consistently across different project types?
Developer Usefulness	Would the participating developer use the methodology again?

This framework should itself be refined with CHSD.

12

What Saggezza Would Contribute

Saggezza would provide:

the existing Development Intelligence Methodology;
the Tèmi prototype;
the REI architecture;
technical development and operation;
existing research and knowledge architecture;
project-memory and evidence structures;
calculation systems;
case administration;
developer engagement;
pilot documentation;
analysis of findings;
and implementation of agreed methodology improvements.

Saggezza would also provide the operational resources required to run the pilot.

The intention is not to transfer a technology-development burden to CHSD.

CHSD's contribution would principally relate to **research, intellectual scrutiny, professional challenge and evaluation**.

13

What CHSD Could Contribute

Subject to CHSD's interest and internal requirements, the Centre could support the programme through:

Methodological Review

Reviewing the structure and assumptions of the Development Intelligence Methodology.

Research Design

Helping establish an appropriate framework for examining the methodology against real cases.

Domain Expertise

Identifying relevant expertise across areas such as:

housing;
urban development;
planning;
land;
sustainable construction;
infrastructure;
development economics;
and spatial information.

Professional Challenge

Helping interrogate selected outputs and identify weaknesses, omissions and inappropriate assumptions.

Research Interpretation

Helping interpret what recurring failures or information gaps reveal about the wider development-decision environment.

Convening

Where appropriate, facilitating engagement with relevant practitioners, researchers and ecosystem participants.

14

Value to CHSD

The proposed relationship should create value in both directions.

For CHSD, the programme could provide access to structured evidence about how real development decisions are made.

Potential research value may include identifying:

recurring information gaps among developers;
areas where professional advice enters projects too late;
common assumptions that lack adequate evidence;
relationships between data availability and development decisions;
patterns in land, planning, market and feasibility uncertainty;
and the potential role and limitations of AI-supported decision systems within the built environment.

The programme could therefore create an applied research loop:

1. CHSD Knowledge
2. Development Intelligence Methodology
3. Tèmi
4. Real Development Cases
5. Structured Observations
6. Research Learning
7. Methodology Improvement

Where appropriate and mutually agreed, findings could subsequently support:

research papers;
industry reports;
academic inquiry;
student or researcher participation;
professional capacity development;
or further collaborative research.

These would be later possibilities rather than assumptions built into the initial pilot.

15

Professional Boundaries

A core principle of the methodology is that development intelligence should support professional work, not attempt to replace it.

Tèmi should therefore not substitute for:

legal opinions;
architectural services;
planning approvals;
valuation;
engineering design;
quantity surveying;
survey work;
physical site investigation;
registry searches;
environmental assessment;
or any other regulated or professional service.

A successful methodology should know when to stop reasoning and recommend professional investigation.

That boundary itself should be part of the validation exercise.

16

Institutional Representation

Participation by CHSD in the proposed programme should not automatically be interpreted as:

certification of Tèmi;
endorsement of Tèmi;
approval of Saggezza;
approval of development projects assessed through the system;
or acceptance of every output produced by the methodology.

Any public description of the relationship should be mutually agreed.

The proposed programme is intended to produce **independent scrutiny and documented learning**.

That distinction is important to both institutions.

17

Data, Confidentiality and Research Ethics

Because participating cases may contain commercially sensitive development information, the programme should establish clear data-governance arrangements before project information is introduced.

These should address:

developer consent;
confidentiality;
data access;
data retention;
anonymisation where appropriate;
personal information;
commercially sensitive information;
use of project documents;
research use;
publication rights;
and information security.

Only information necessary for the purposes of the pilot should be collected.

Where cases are subsequently used for research or publication, appropriate consent and anonymisation arrangements should apply.

18

Intellectual Property

The proposed collaboration should respect existing intellectual property.

Saggezza would retain ownership of its pre-existing:

Development Intelligence Methodology;
REI architecture;
Tèmi software;
technology;
methodologies;
processes;
and related intellectual property.

CHSD would retain ownership of its existing:

research;
methodologies;
materials;
datasets;
and institutional intellectual property.

If new research, methodology or intellectual property is created jointly through the programme, ownership and permitted use should be agreed before such work begins.

The governing principle is:

> Collaboration does not automatically transfer pre-existing intellectual property.

Detailed IP provisions can be addressed through the appropriate agreement if the collaboration proceeds.

19

Proposed Outputs

The initial programme could produce:

1. Development Intelligence Methodology Baseline

Documentation of the methodology at the beginning of the programme.

2. Evaluation Framework

Agreed criteria for examining the methodology.

3. Case Evidence Register

Structured documentation of each pilot case.

4. Methodology Performance Register

Records of:

strengths;
failures;
omissions;
overreach;
professional escalations;
and recurring development-information problems.

5. Revised Development Intelligence Methodology

An updated methodology incorporating validated learning.

6. Pilot Learning and Evaluation Report

A concise report documenting:

what was tested;
what was observed;
what worked;
what failed;
what was changed;
and what requires further investigation.

Any separate academic publication or jointly branded public report would require subsequent agreement.

20

Indicative Programme Structure

A first validation cycle could run over approximately **8–12 weeks**, subject to joint agreement.

Phase 1 — Design

Weeks 1–2

Agree:

research questions;
methodology baseline;
case-selection criteria;
evaluation framework;
data arrangements;
roles;
and professional boundaries.

Phase 2 — Case Selection and Preparation

Weeks 2–3

Identify and prepare approximately five to eight appropriate cases.

Phase 3 — Testing

Weeks 3–7

Apply the methodology to participating development situations.

Phase 4 — Review and Challenge

Weeks 4–8

Conduct expert review of selected methodology outputs.

Phase 5 — Analysis

Weeks 8–10

Identify recurring:

strengths;
weaknesses;
omissions;
information gaps;
and professional-boundary issues.

Phase 6 — Revision and Reporting

Weeks 10–12

Revise the methodology and prepare the pilot learning report.

This timeline is indicative rather than prescriptive.

21

What Success Would Mean

Success would not mean that the methodology is proven correct in every case.

A useful validation exercise should identify failures.

Success would mean that, by the end of the programme, Saggezza and CHSD can answer questions such as:

Did the methodology consistently identify material project issues?
Which important matters did it miss?
Which questions were unnecessary?
Did it distinguish evidence from assumption?
Did it recognise professional boundaries?
Did developers obtain better information?
Did developers ask better questions of professionals?
Were hidden project risks surfaced?
Did the methodology materially improve the decision process?

Which parts require substantial redesign?
Which aspects appear sufficiently robust for further testing?

The desired result is therefore a **better methodology supported by evidence**, rather than a predetermined conclusion that the methodology works.

22

Longer-Term Possibility

If the first programme produces credible results, Saggezza and CHSD may subsequently explore further collaboration.

Potential areas might include:

expanded development-intelligence research;
larger industry pilots;
professional capacity development;
developer education;
research publications;
specialised datasets;
student and researcher participation;
urban-development intelligence;
housing-market intelligence;
and future research funding opportunities.

None of these would be commitments arising automatically from the initial programme.

The first task is narrower:

> Subject the Saggezza Development Intelligence Methodology to credible scrutiny using real development situations and use the evidence to determine whether, where and how it should evolve.

23

Proposed Next Step

Saggezza proposes an initial working meeting with CHSD to discuss:

1. Whether the proposed methodology-validation exercise aligns with CHSD's interests and mandate;
2. The principal research questions that should guide the programme;
3. The appropriate scope and number of development cases;
4. The academic and professional expertise required;
5. The evaluation framework;
6. Data, confidentiality and institutional boundaries;
7. Roles and responsibilities; and
8. The appropriate structure for a pilot collaboration.

Following that discussion, Saggezza would prepare a more detailed:

> Development Intelligence Methodology Validation Protocol

for review between the parties.

24

Closing

Saggezza's objective is not to create an artificial-intelligence system that appears knowledgeable about property development.

The larger objective is to determine whether development knowledge can be organised into a sufficiently disciplined methodology to help developers recognise what they know, what they do not know, what evidence they require and when professional expertise must intervene.

Tèmi gives us a way to operationalise that methodology.

Real development cases give us a way to test it.

CHSD can provide the academic and professional scrutiny necessary to challenge it.

The proposed collaboration therefore begins with a deliberately simple proposition:

> Before Saggezza attempts to scale development intelligence, we want the methodology behind it to be challenged by people capable of finding where it is wrong.

If the methodology survives that scrutiny, it becomes stronger.

If it fails, we learn where it must change.

Either outcome would move the work forward.

Saggezza Partners Ltd.

We build the institution before we build the portfolio.