



NETWORK FOR EMERGING SMART TRADE SYSTEMS

The Smart Home Construction Planning Guide

Powered by NESTS

Your complete step-by-step guide to planning, managing, and completing a home construction project — from anywhere in the world.

Build smart. Build safe. Build with NESTS.



Welcome to Your Build

Whether you are in London, Toronto, Dubai, or Cape Town — building a home back in Zimbabwe or Ghana should feel empowering, not overwhelming. This guide was created by NESTS to give you the knowledge, tools, and structure to make smart decisions at every stage of your construction journey.

Why This Matters

Every year, thousands of diaspora Africans lose money to construction projects that stall, go over budget, or are abandoned entirely — not because they lacked funds, but because they lacked a system. NESTS was built to be that system: a transparent, tech-enabled platform connecting you with verified contractors, real-time project tracking, and trusted material suppliers.

NESTS Platform Advantage

Use NESTS to connect with pre-vetted contractors, track your project progress in real-time, and order building materials — all from one platform, no matter where in the world you are.



Your 6-Phase Construction Roadmap

Great construction projects are not accidents — they are the result of deliberate planning. The roadmap below gives you an overview before we dive into each phase in detail.

#	Phase	Timeline	Key Output
1	Vision & Budgeting	2–4 weeks	Approved budget & scope
2	Land & Legal Checks	4–8 weeks	Clear title & permits ready
3	Design & Approvals	6–12 weeks	Approved architectural plans
4	Contractor Selection	2–4 weeks	Signed contract & schedule
5	Construction Phases	6–24 months	Built structure, stage reports
6	Final Inspection & Handover	2–4 weeks	Completed, verified home



1

Vision & Budgeting

Estimated Timeline: 2–4 Weeks

Before a single brick is laid, your project lives or dies by the quality of your planning. This phase is about clarity — knowing what you want, what it will cost, and what you can afford.

Phase 1 Checklist

- Define the purpose of the build — family home, rental income, retirement home
- Establish your total budget range (include 10–15% contingency)
- Research current construction costs per square metre in your target area
- Identify your preferred number of bedrooms, bathrooms, and special features
- Set your target completion date and work backwards
- Open a dedicated build savings/project account
- Determine funding sources: savings, remittances, mortgage, or home loans
- Shortlist 2–3 designs or reference homes you admire
- Consult with NESTS to connect with a local quantity surveyor for cost estimation

Budget Planning Framework

Use the table below as your starting point. These percentages are based on real construction data from Zimbabwe and Ghana.

Budget Category	% of Total Budget	Notes
Land / Purchase Price	20–30%	Varies by location
Foundation & Structure	25–35%	Most critical phase
Roofing & Waterproofing	10–15%	Do not cut corners
Plumbing & Electrical	10–12%	Licensed professionals only
Finishes (tiles, paint)	8–12%	Visible quality signals
Professional Fees	5–8%	Architect, engineer, legal
Contingency Reserve	10–15%	Non-negotiable buffer

Diaspora Tip — Phase 1

Build in a currency buffer

If you are sending money from abroad, factor in exchange rate fluctuations. Construction costs in local currency can spike unpredictably. Open a USD or hard-currency account with your builder or use NESTS escrow to protect your funds.



2

Land & Legal Checks

Estimated Timeline: 4–8 Weeks

Land disputes are one of the most common and costly problems for diaspora builders. Never skip legal verification — even if the seller is a family member.

Phase 2 Checklist

- Verify title deed or offer letter through the Deeds Registry
- Confirm there are no outstanding rates, levies, or disputes on the land
- Engage a qualified local property lawyer — do not use verbal agreements
- Check zoning regulations (residential, commercial, agricultural)
- Confirm the land is not in a flood zone, wetland, or servitude area
- Verify stand number and boundaries with a licensed surveyor
- Obtain proof of ownership transfer to your name before paying full price
- Check council building regulations and setback requirements
- Confirm access to utilities: water, electricity, sewage

Diaspora Tip — Phase 2**Use a trusted local proxy**

Appoint a qualified legal representative — not just a relative — to conduct searches on your behalf. NESTS can connect you with vetted property law firms who specialize in diaspora property transactions. Never sign documents you have not read and verified.



3

Design & Approvals

Estimated Timeline: 6–12 Weeks

Your architectural plan is the blueprint for everything that follows. Poor design decisions made here cost double to fix during construction.

Phase 3 Checklist

- Hire a registered architect or draughtsman to produce your plans
- Ensure plans include: floor plan, elevations, site plan, and sections
- Review plans for room flow, natural light, ventilation, and future expansion
- Submit plans to local council or municipal authority for approval
- Obtain written building plan approval before breaking ground
- Confirm soil test (geotechnical report) has been conducted
- Engage a structural engineer for foundation and beam calculations
- Get electrical and plumbing rough-in drawings prepared
- Document all finishes and material specifications in writing

Diaspora Tip — Phase 3**Share your plans digitally**

Ask your architect to provide digital copies (PDF, DWG) of all plans. Upload them to your NESTS project dashboard so you can review progress against the approved design from anywhere in the world, at any time.



4

Contractor Selection

Estimated Timeline: 2–4 Weeks

This is where most diaspora builders make their most costly mistakes. Hiring the wrong contractor can derail your entire project. Use the NESTS Contractor Trust Framework (see Document 2) alongside this checklist.

Phase 4 Checklist

- Request at least 3 itemized quotes for the same scope of work
- Verify contractor registration with Zimbabwe/Ghana professional bodies
- Visit at least one completed project by your top candidate
- Check references — speak to previous clients directly
- Ensure the contract includes: scope, timeline, payment milestones, and penalties
- Never pay more than 30% upfront — tie payments to verified milestones
- Confirm the contractor carries insurance or warranty provisions
- Establish a clear communication protocol — WhatsApp, email, or NESTS app
- Use NESTS to hire a verified contractor with transparent reviews and ratings

NESTS Makes This Easy

Every contractor on the NESTS platform is pre-screened, rated by past clients, and required to maintain professional credentials. You can browse profiles, compare quotes, and hire — all without setting foot on the continent. Your project starts with trust built in.



5

Construction Phases

Estimated Timeline: 6–24 Months

Construction itself unfolds in stages. Understanding these stages helps you know what to expect, when to pay, and what to inspect at each milestone.

Construction Stage Breakdown

Substructure / Foundation

Setting out, excavation, foundation footings, slab or beam-and-block floor. Do not proceed to next stage until foundation inspection is passed.

Superstructure / Walls

Block or brick laying, ring beam, lintel installation, and window/door frames. This is the most visible phase — monitor closely.

Roof Structure

Roof trusses, rafters, battening, and roofing sheets or tiles. Waterproofing at this stage is critical.

Services Rough-In

Electrical conduits, plumbing pipes, and drainage laid before plastering.

Plastering & Screeding

Internal and external plaster applied. Floor screed poured. Allow adequate curing time.

Finishing Works

Tiling, painting, joinery (doors/windows fitted), sanitary fittings, electrical fixtures installed.

Handover

Snagging inspection, final sign-off, utility connections, and keys handed over.

Phase 5 Checklist

- Request a written construction schedule with milestone dates before work begins
- Agree on a site visit or inspection schedule tied to each stage
- Appoint a local site supervisor or clerk of works if you cannot visit regularly
- Take photographs or videos at each milestone — before concrete is poured
- Only release payment upon verified milestone completion
- Use NESTS project dashboard to receive real-time site photos and progress updates
- Keep a running log of all instructions and variations in writing
- Confirm materials are delivered as specified — not substituted without approval



6

Final Inspection & Handover

Estimated Timeline: 2–4 Weeks

The finish line is not when construction stops — it is when your home meets every agreed specification. Take your time here and do not feel pressured to rush the handover.

Phase 6 Checklist

- Conduct a full snagging walk-through with your contractor present
- Test all taps, toilets, lights, switches, and socket outlets
- Check all doors and windows open, close, and lock correctly
- Inspect all tiling for cracked, uneven, or missing tiles
- Confirm external drainage and gutters are properly connected
- Verify all finishes match the agreed specifications and materials list
- Obtain all completion certificates from the local council
- Receive as-built drawings and any warranties from contractor
- Withhold the retention payment (typically 5%) until all snags are resolved
- Transfer utilities into your name and obtain meter readings

NESTS Completion Guarantee

When you build through NESTS, your project is documented from day one. Our completion verification system allows you to sign off remotely, review final photographs, and release your final payment with confidence — all from your phone.



Critical Mistakes to Avoid

The following mistakes are responsible for the majority of failed diaspora construction projects. Read this section carefully.

Common Mistake	NESTS Solution
Paying a large upfront sum without milestones	NESTS milestone-based payment releases protect your capital
Hiring a contractor without verifying credentials	NESTS pre-screens all contractors on the platform
Relying on a relative to manage the build remotely	Use a professional site supervisor or NESTS monitoring service
Skipping the contingency budget	NESTS cost estimator includes a mandatory 10–15% buffer
Starting construction without approved plans	NESTS only connects you with builders who operate legally
Using verbal agreements instead of written contracts	All NESTS projects are governed by formal digital contracts
Accepting material substitutions without written approval	NESTS material tracking flags any substitution attempts
Releasing final payment before snagging is complete	NESTS payment holds protect you until you formally sign off
Not visiting the site at key structural stages	NESTS provides photo and video updates at every milestone
Underestimating professional fees in your budget	NESTS provides transparent pricing guides before you commit



Diaspora Builder Tips

Built specifically for those managing construction from abroad — these insights come directly from diaspora builders who have navigated the process successfully.

Communication & Trust

- Schedule weekly video calls with your site supervisor at a fixed time — consistency builds accountability
- Use a shared photo journal app or NESTS dashboard so you can see progress in real time
- Never make major decisions via WhatsApp voice note alone — follow up everything in writing
- Appoint one point of contact on-site — not five relatives with conflicting opinions

Money & Currency

- Transfer construction funds in structured tranches linked to verified milestones — not ad hoc requests
- Maintain a local USD account or use NESTS escrow to avoid exchange rate losses
- Get independent cost verification before agreeing to any variation orders (changes to original scope)
- Budget an extra 20% on top of your contingency for diaspora-specific overruns — they happen

Legal & Documentation

- Store digital copies of all permits, contracts, receipts, and plans on a cloud service you control
- Ensure your will or power of attorney reflects the property you are building — especially for long projects
- Register the property in your name, or in a family trust — not a relative's name for convenience

Quality Control

- Hire an independent building inspector to check structural work — not just the contractor's own quality check
- Specify the brand and grade of cement, steel, and roofing in your contract — substitution is common
- Take dated photographs of every concrete pour, every roof installation, every plumbing rough-in



Your Next Step with NESTS

You now have the roadmap. The question is: who do you trust to walk this journey with you?

NESTS is Africa's smart construction platform.

Connect with verified contractors. Order quality materials.
Track your build in real time. From anywhere in the world.

www.nestsafrika.com

Start your project today — Build with Confidence. Build with NESTS.