



# Joint Venture Savings

## November 2023



# KaSosyo Objectives

- **Develop a movement of social investors that puts people and planet above profit**
- **Support development organizations and nanoenterprises**





# BISLIG1A

## Socialized Housing



# BISLIG 1A JV SAVINGS

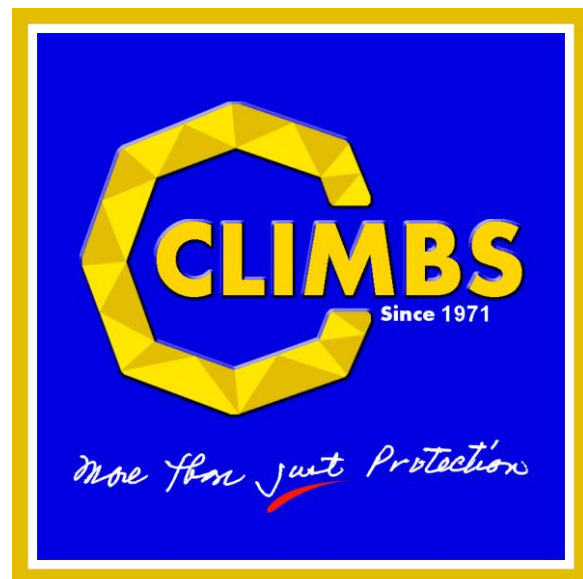
- Minimum JV savings: PhP10,000
- Maximum JV savings: PhP500,000
- Project: Disaster resilient socialized housing
- Dividend rate: 6% annum, fixed; 3.33% rebate based on initial deposit
- Term: 10 years, annual payout
- Holding period: Hold to maturity





# CLIMBS

Life and General Insurance  
Cooperative



# CLIMBS JV SAVINGS

- Minimum JV savings: PhP10,000
- Maximum JV savings: PhP500,000
- Project: Life and general insurance for low-income households
- Dividend rate: 3-5% p.a. variable
- Term: 1 year, annual payout
- Holding period: 2 years, (3% exit)



# ROS2

Rosario 2 Rental Property



# ROS2 JV SAVINGS

- Minimum JV savings: PhP10,000
- Maximum JV savings: PhP500,000
- Project: Commercial property in Rosario, Agusan del Sur (SEDPI HQ)
- Dividend rate: ~5-10% per annum
- Quarterly payout
- Holding period: 2 years, (3% exit)





# SSM

SEDPI Sustainable Microfinance



# SSM JV SAVINGS

- Minimum JV savings: PhP10,000
- Maximum JV savings: PhP500,000
- Project: Microfinance operations in Mindanao (PhP80M portfolio)
- Dividend rate: 7% per annum fixed
- Term: 6 months, monthly payout
- Holding period: 2 years, (3% exit)



# MARZAN2

## Rental Property



# Marzan 2 JV SAVINGS

- Minimum JV savings: PhP100,000
- Maximum JV savings: PhP500,000
- Project: 14-unit rental property in Sampaloc, Manila
- Dividend rate: ~4-10% per annum
- Quarterly payout
- Holding period: 2 years, (3% exit)



# RE Basket



# RE Basket JV SAVINGS

- Minimum JV savings: PhP10,000
- Maximum JV savings: PhP1,000,000
- Project: Diversified investment in rental properties in the Philippines
- Dividend rate: ~4-7% per annum
- Term: Quarterly payout
- Holding period: 2 years, (10% exit)



# SC Basket



Share capital  
JVS basket

# SC Basket JV SAVINGS

- Minimum JV savings: PhP10,000
- Maximum JV savings: PhP1,000,000
- Project: Diversified investment in share capital of various coops in PH
- Dividend rate: ~4-7% per annum
- Term: 1 year, annual payout
- Holding period: 2 years, (10% exit)

# Coop Dividends

COOP	2020	2021	2022
BCC	2.00%	4.50%	4.35%
BCS	4.49%	7.95%	8.06%
DCCCO	4.00%	5.31%	6.14%
KMC	8.30%	8.36%	9.30%
LKBP	8.00%	9.00%	9.55%
NICO	9.50%	10.00%	10.00%
NSCC	4.71%	4.42%	6.35%



# Coop Dividends

<b>COOP</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>NOVADECI</b>	<b>4.00%</b>	<b>5.00%</b>	<b>5.22%</b>
<b>PMPC</b>	<b>3.00%</b>	<b>8.11%</b>	<b>9.05%</b>
<b>PCCC</b>	<b>4.32%</b>	<b>5.79%</b>	<b>4.59%</b>
<b>PHCCI</b>	<b>3.63%</b>	<b>5.28%</b>	<b>5.81%</b>
<b>SACDECO</b>	<b>1.42%</b>	<b>1.00%</b>	<b>1.76%</b>
<b>SAMULCO</b>	<b>5.80%</b>	<b>9.72%</b>	<b>12.02%</b>
<b>SHSC</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.10%</b>



# Coop Dividends

COOP	2020	2021	2022
TC	10.25%	11.91%	12.74%
USPD	4.24%	3.68%	2.48%





# TD Basket



# TD Basket JV SAVINGS

- Minimum JV savings: PhP10,000
- Maximum JV savings: PhP1,000,000
- Project: Diversified time deposit placed in various coops in PH
- Dividend rate: ~4-6% per annum
- Term: 1 year, annual payout
- Holding period: 5 years, (3% exit)



# WC Basket

# WC Basket JV SAVINGS

- Minimum JV savings: PhP10,000
- Maximum JV savings: PhP1,000,000
- Project: Diversified investment in social enterprises and MSEs in PH
- Dividend rate: ~4-9% per annum
- Term: Annual payout
- Holding period: 5 years, (3% exit)



# SRIs Available

- Open to SEDPI KaSosyo members
- Real estate, coop share capital, nanoenterprise and working capital for MSEs
- Diversify your investment



**[bit.ly/SEDPISRIs](https://bit.ly/SEDPISRIs)**



## Savings and Credit Cooperative

### Pre-Membership Education Seminar

<https://bit.ly/sedpicoop-pmes>

### Annual Membership Fee

PhP100 for SRI balance <100,000

PhP500 for SRI balance  $\geq$  100,000

### Share Capital

PhP1000 per share

min. of 1 share



KaSosyo

# ANG PAGYAMAN, NAPAG-AARALAN AT NAPAGTUTULUNGAN

