



Road to financial freedom



Sir Vince

**Discuss business and
investments as I share my
road to financial freedom**



Quirino Province





nueva vizcaya
batanes cat
tuguegarao
isabela bay
santiago d
Pinas
Muna

MARIEL VINCENT RAPISURA

November 8, 1978









**8 years
old**

Maddela Peanut Planter's Cooperative
Kiddie Savings

**Coop savings or
time deposit**

Strong Cooperative

- At least 10 years in existence
- Own its headquarters
- At least 80 COOP-PESOS Score

Coop time deposit

- Higher interest rate
- Tax-free
- **BUT** no insurance

Investment

purpose

Coop **time** deposit

- Retirement
- Education of children
- Housing
- Capital for business

**10 years
old**







10 years old
Rural Bank of Maddela
Time deposit

College Days



- 20 years old – Sold personal computers and mobile phones
- 21 years old – Tutor, Rummage sale



BS Management
21 years old



21 years old – NGO Employment

SSS WISP and WISP+

SSS WISP and WISP+

- Pandagdag sa basic SSS pension program
- Tax-free when redeemed upon retirement

SSS WISP and WISP+

- **Additional disability and death benefits**
- **Minimum contribution: PhP200**
- **Excess in SSS basic payment is placed as Flexi/PESO contribution**

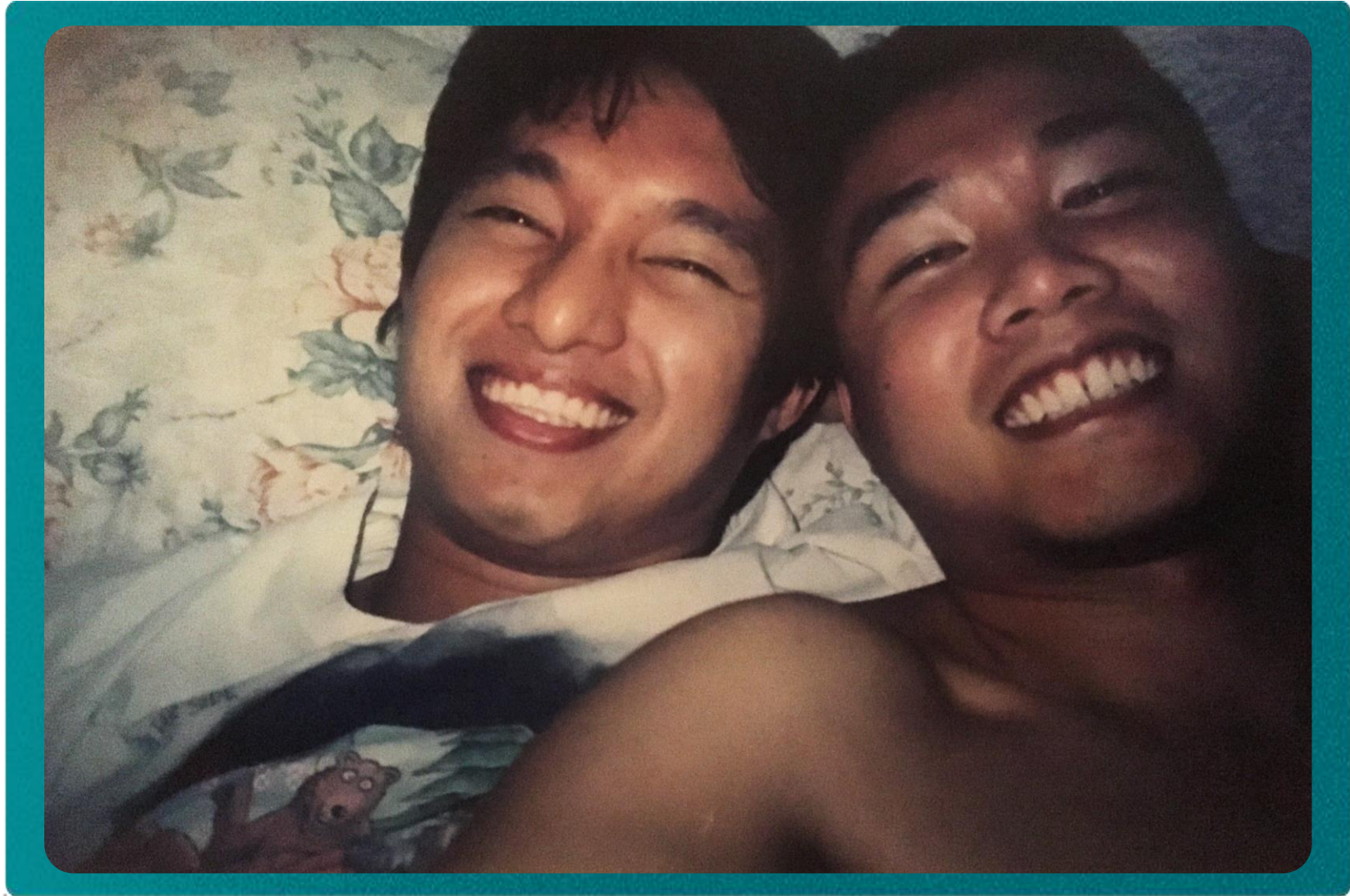


21 years old – SSEAYP: Cultural Exchange Program





22 years old - Youngest National Leader
(40 countries)



22 years old

Business closures



- 23 years old – computer shop
- 24 years old – Swine raising



24 years old – Started teaching in
ADMU



24 years old – Bought first car

25 years old – Established SEDPI



provides services on



Training



Research



Consulting



26 years old – AIM Master in
Entrepreneurship



26 years old – Residential rental
property

Investing in **REAL**
ESTATE
RENTAL
PROPERTY

- Good source of passive income
- Inflation hedge
- Potential capital gains

**28 years old – Registered financing
company**



Development finance



**Livelihood
capital**



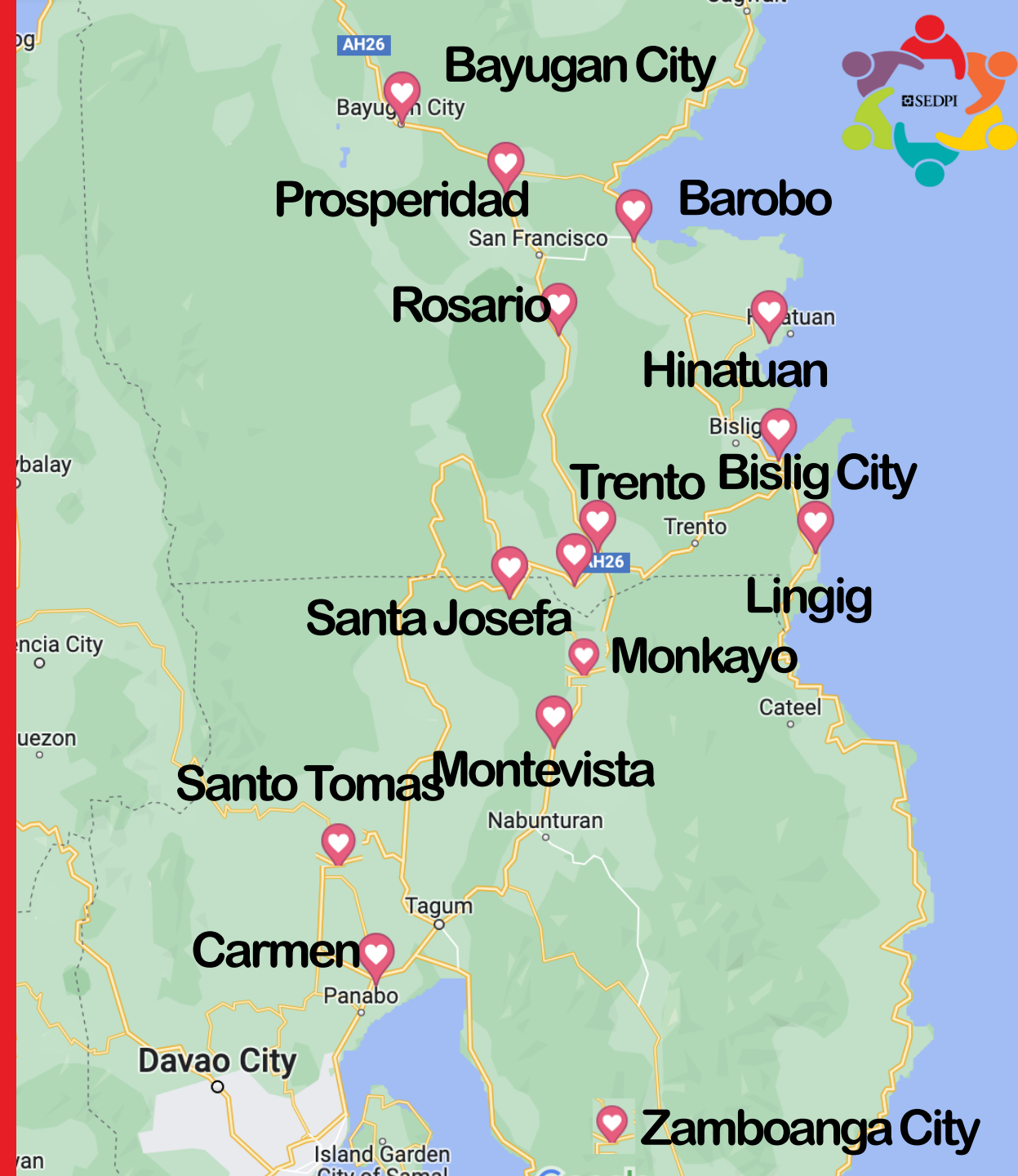
**Socialized
housing**



Damayan

SEDPI

- 15 branches
- Agusan del Sur, Davao de Oro, Davao del Norte, Surigao del Sur and Zamboanga City
- 16,500 members



Coop share capital

10.00

8.00

6.00

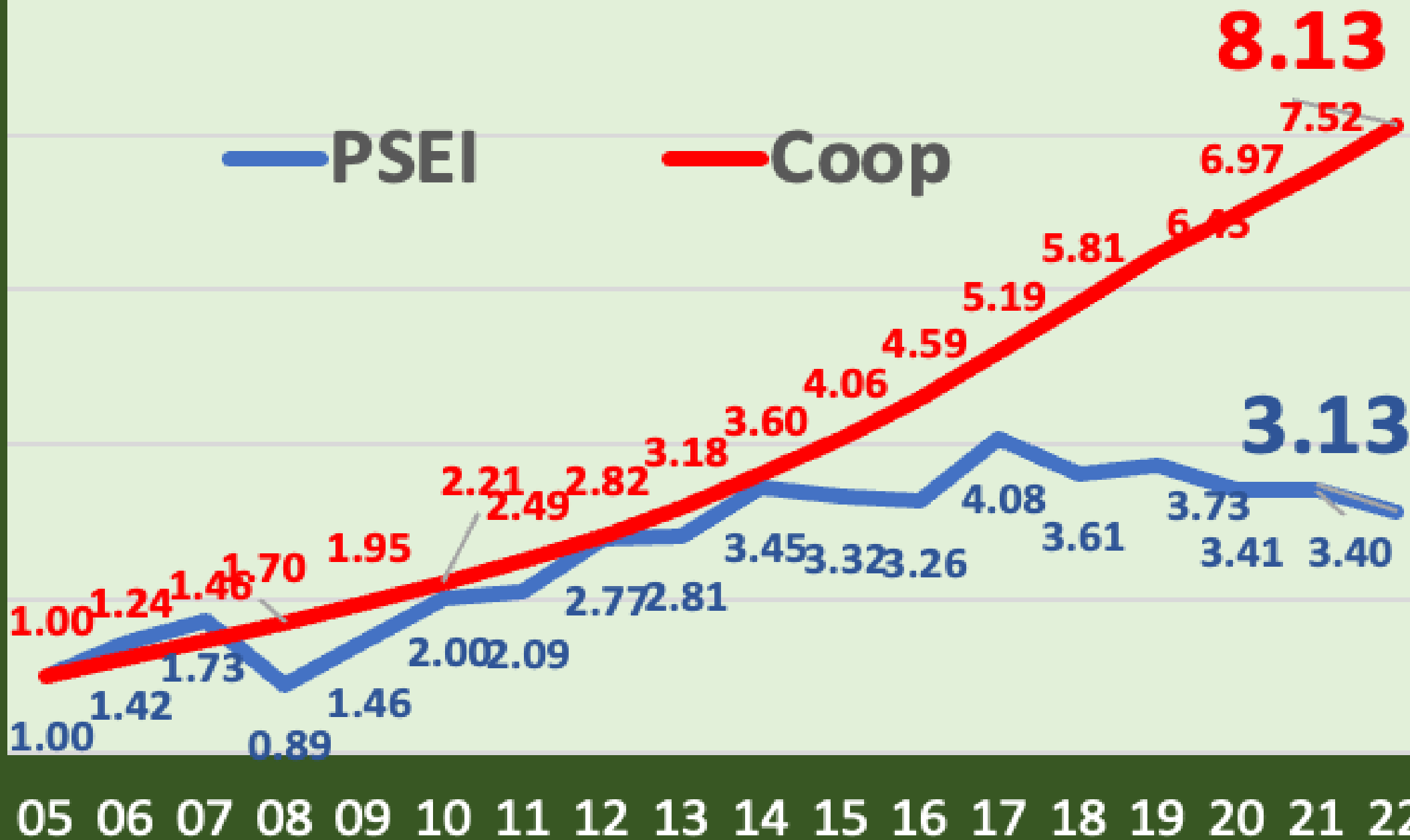
4.00

2.00

-

— PSEI

— Coop



05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22

Strong Cooperative

- At least 10 years in existence
- Own its headquarters
- At least 80 COOP-PESOS Score



29 years old

- started financial literacy program

**Financially
retired at 31**



Personal Equity Retirement Account (PERA)



32 years old – Dream House

Rules in buying a house

Rules in buying a house

- 3 years of income – worth of house (combined if partnered)
- Save 20% down payment
- 20 years to pay max if loaned

Rules in buying a house

- Max 20% of monthly income = amortization
- Should not be greater than 50% of total assets



34 years old – Rural Bank



EY Finalist
Entrepreneur of the Year 2012
Ernst and Young – Philippines

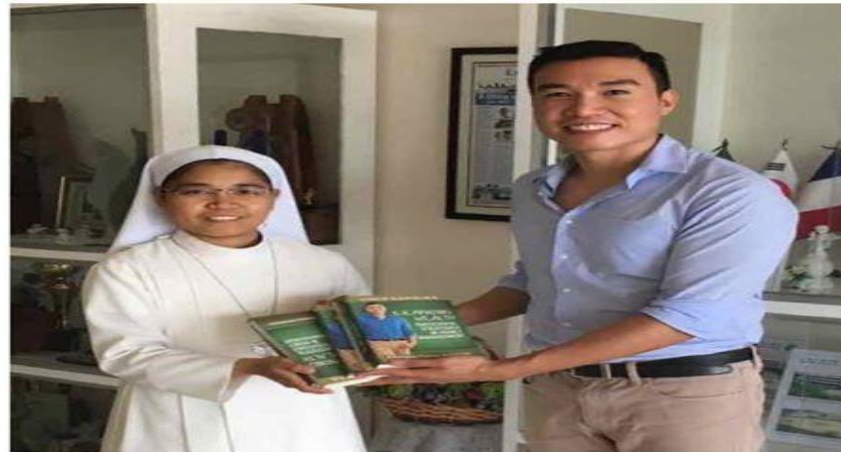
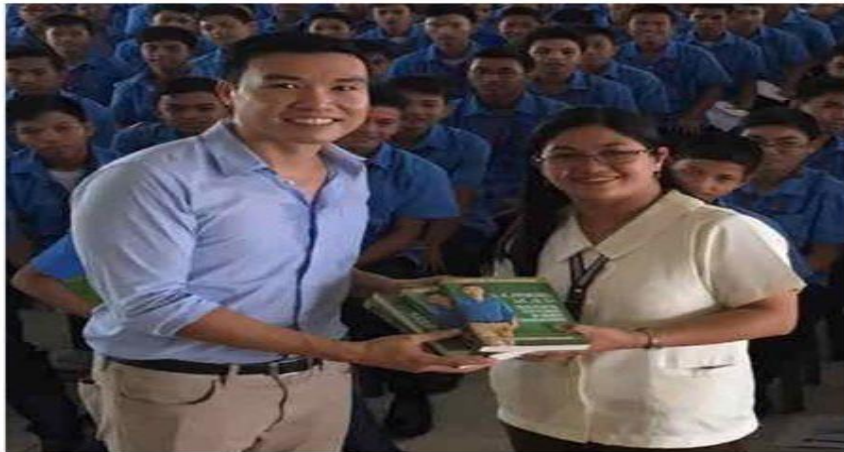
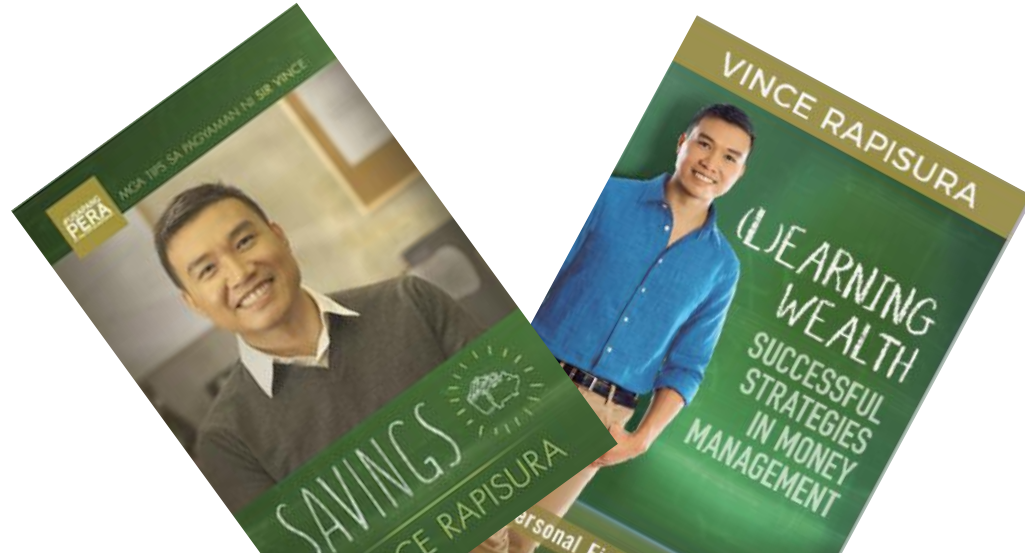


 **Special Recognition**
2015 Developmental Social Enterprise Awards
PriceWaterhouseCoopers Philippines

36 years old – Commercial Properties



Books with Social Agenda: One-for-One Model





 **SEDPI**

38 years old



**Daffodil Award
2017 Support and Development of Microfinance
National Confederation of Cooperatives**

39 years old Family reunion in Europe















40 years old



**Service Award
2019 University Awards
Ateneo de Manila University**

Land banking

Investing in **REAL**

LAND BANKING

- Appreciates in value but takes a while to liquidate
- Secured because will not easily be gone, except if located in a hazard zone

Investing in **REAL**

LAND ^{ESTATE} BANKING

- Not a good investment if to be used for emergency purposes
- May need to sell at a lower price
 - distress selling

Investment purpose

LAND BANKING

- Augment retirement fund
- Housing
- Future development





ipadayon ang abag-ohan...
NUP
atong Iboco!
MSM
A. S. MONDEJAR
Pagka MAYOR

ASA Philippines Foundation
For the Poor in the Philippines
www.asa.org.ph

Water is Life, Toilet is Dignity
This House Organizational Water, Sanitation and Hygiene (WASH) Program, funded through USAID, aims to improve the health and well-being of the poor in the Philippines by providing access to clean water and sanitation facilities.

WASH
WATER
SANITATION
HYGIENE

Land Acquisitions

Location	Size	Status
Rosario, ADS	1,200 m ²	purchased 2018
Veruela, ADS	5 hectares	purchased 2019
Bislig, SDS	2 hectares	purchased 2020
Trento, ADS	4 hectares	purchased 2021
Ilocos Sur	200 m ²	purchased 2022
Tagbina, SDS	6 hectares	purchased 2023







2019 SSS Balikat ng Bayan Award

Retail treasury bonds (RTB)

- **PhP5,000 minimum investment amount**
- **In multiples of PhP5,000 after**
- **100% Government guaranteed**

Retail dollar bonds (RDB)

- USD300 min investment amount
- In multiples of USD100 after
- 100% Government guaranteed
- Lower foreign exchange risk vs
RTB

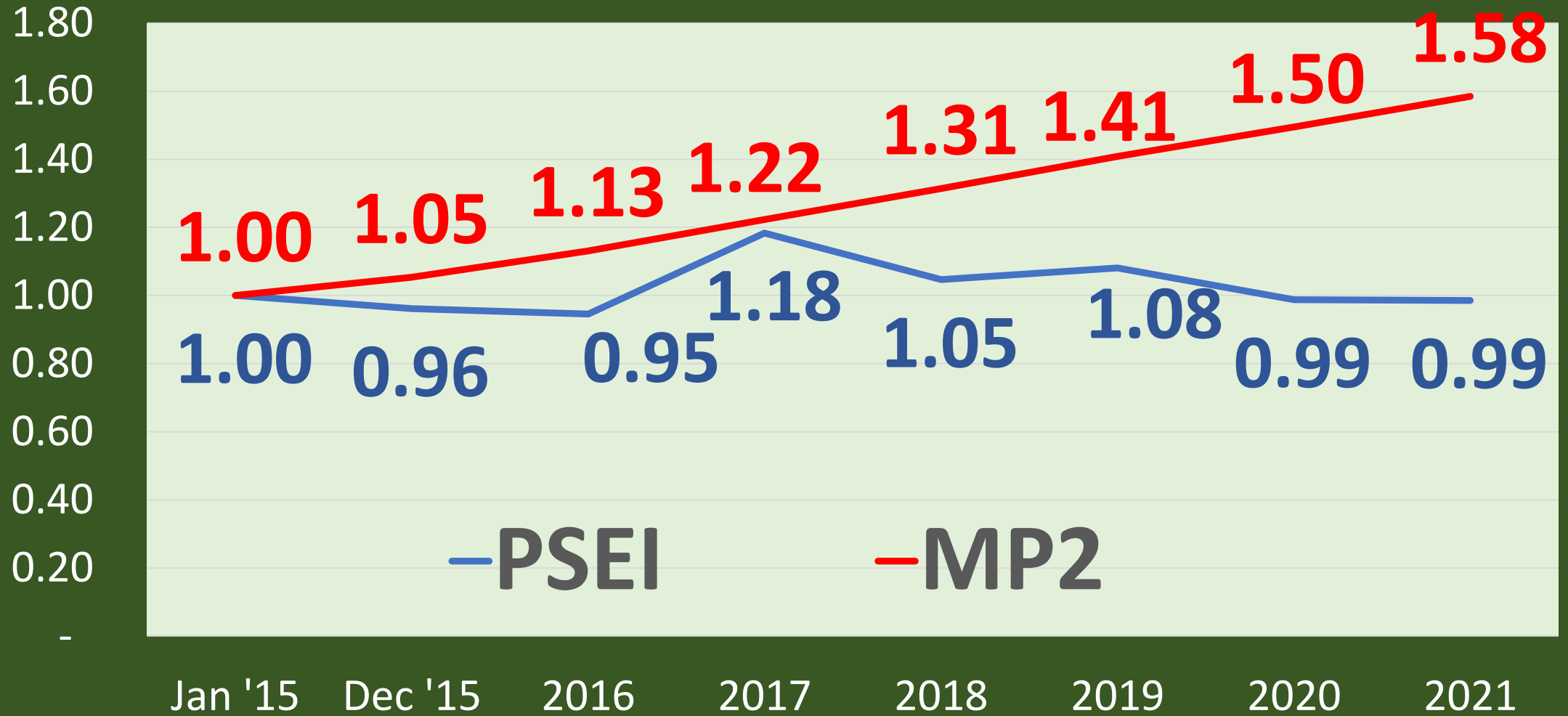


41 years old



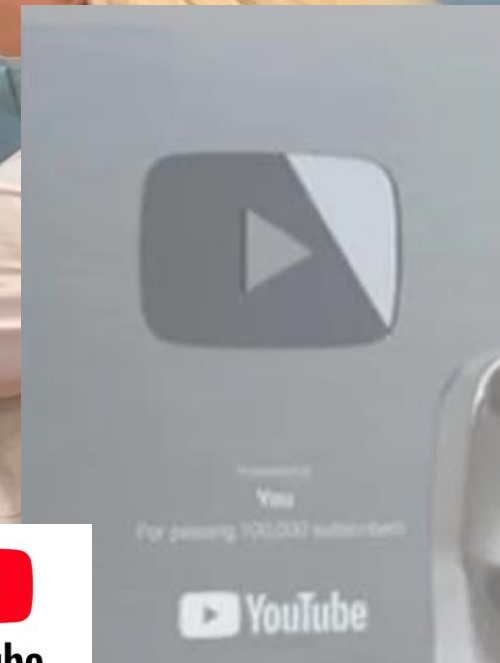
2020 Special Citation
HDMF Chairman's Report
Pag-IBIG Fund

PSEI vs MP2 2015-2021



42 years old

ing happy healthy people
work of all
is health.
Leigh Hunt





**43 years old
Family vacation – Singapore and El Nido**



43 years old
Family vacation – Singapore and El Nido



44 years old - Japan



44 years old - Enchanted River

44 years old SEDPI Headquarters

SEDPI Head Office

Commercial space

Clinic and Laboratory



Where am I, financially?

- Financially retired at 31
- Established 6 corporations and 1 coop – PhP350 million in assets
- 12-unit commercial; 26-unit residential
- Published a book

Where am I, financially?

- Comfortable home
- Bank co-ownership
- Awards from NATCCO, PwC, Ernst & Young, Pag-IBIG, SSS and Ateneo
- Spoiling family with vacations abroad
- With loving jowa for 21 years

What is the secret to success?

- Kaalaman (Knowledge)
- Kakayahan (Skills)
- Kakilala (Network)
- Kapalaran (Luck)

Am I successful?

Battle with depression

- **2000 (21 y.o.)** Struggle with sexuality
- **2012 (33 y.o.)** I was too hard on myself;
Standard was too high
- **2016 (37 y.o.)** Too many responsibilities



What would you tell your old self?

2000



2016

Changed my
metrics

SEDPI KaNegosyo members

16,000

14,000

12,000

10,000

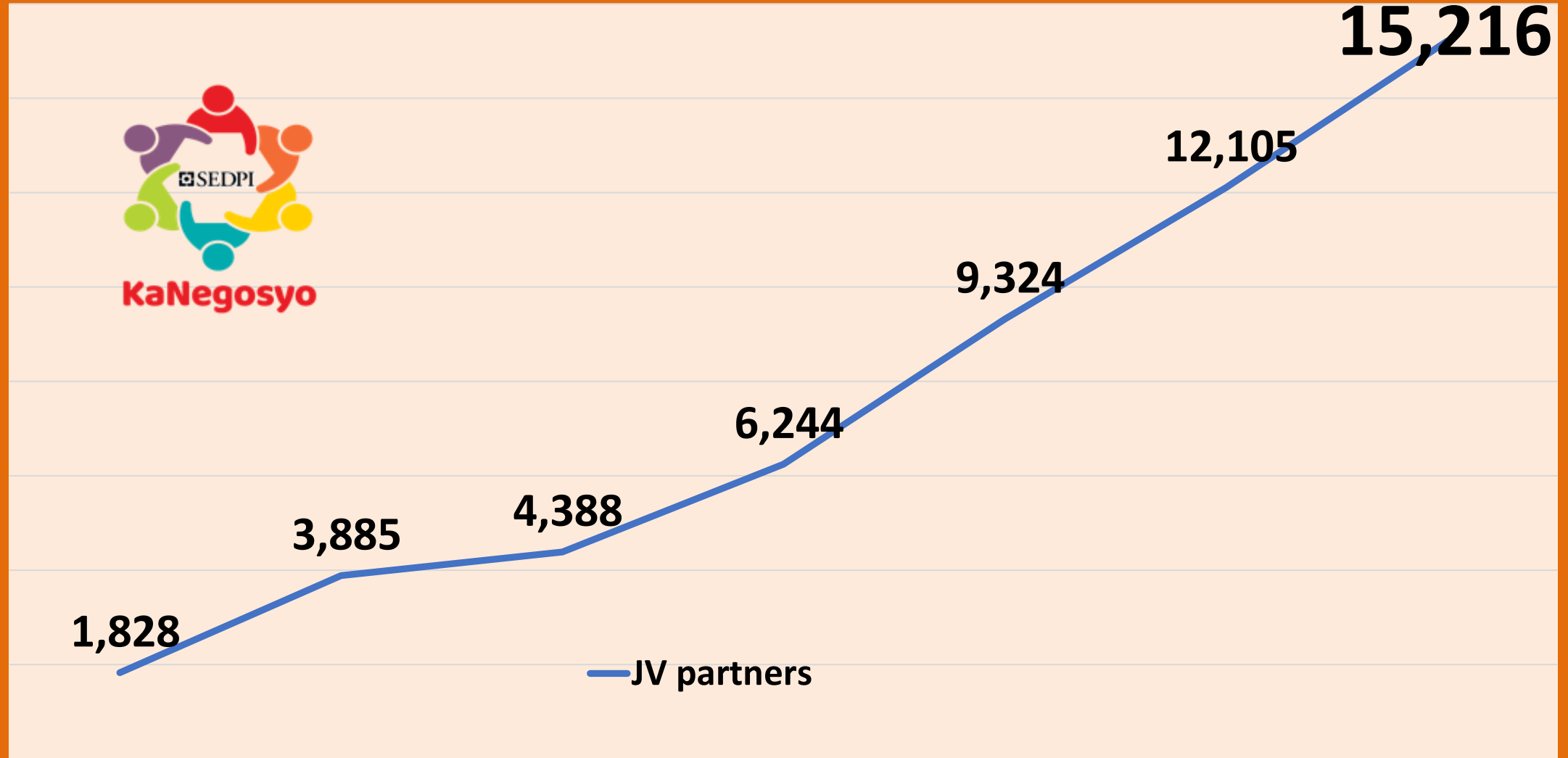
8,000

6,000

4,000

2,000

-



2016

2017

2018

2019

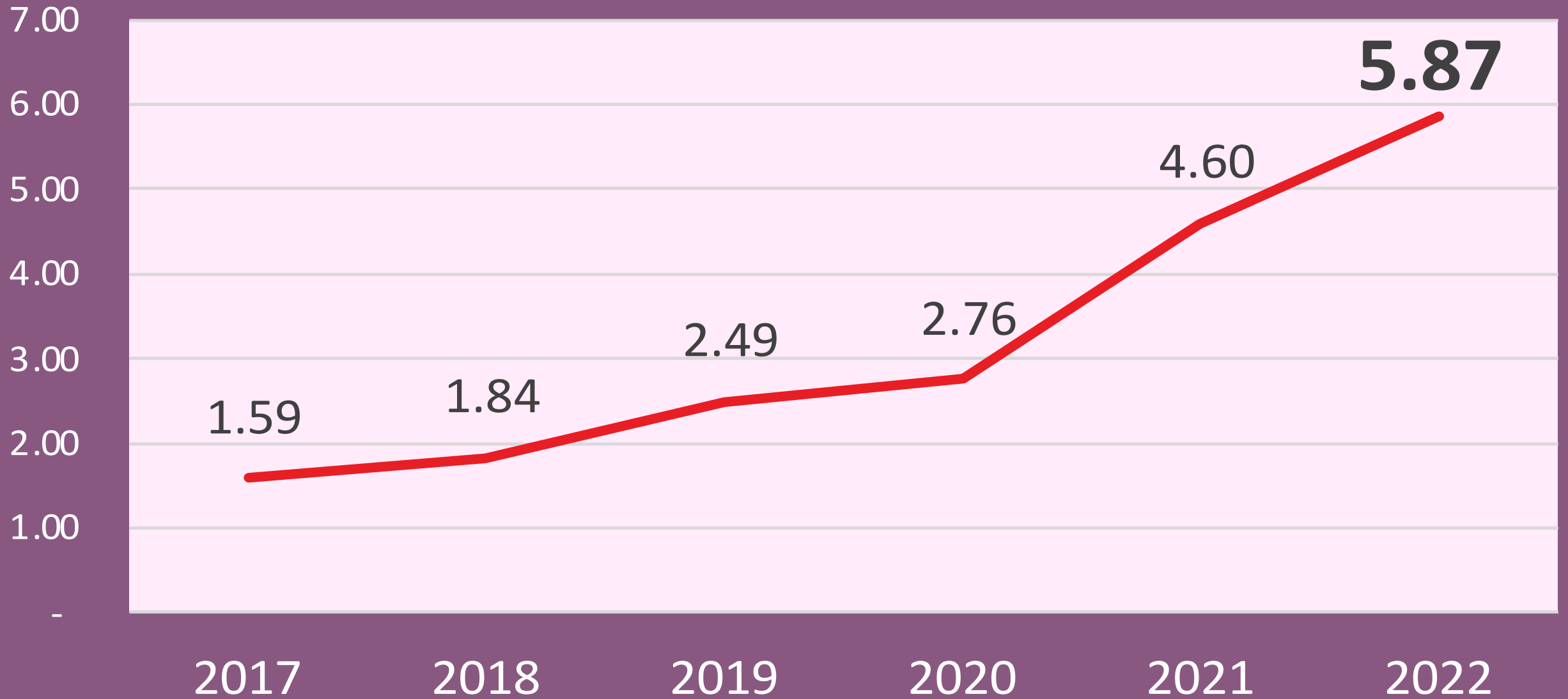
2020

2021

2022

— JV partners

Damayan



In the pipeline

- **July 2023** Build 200 socialized housing units by 2025
- **2025** Preventive health care clinic to 50,000 individuals



SEDPI

KaNegosyo

SEDPI KaBalay - Bislig City

**G R O U N D B R E A K I N G
C E R E M O N Y**

September 28, 2023

Gasasan Caguya, Bislig City, Surigao del Sur



Bislig City: September 28, 2023

SEDPI KaBalai Bislig 1



November 13



November 20

Model house target date: December 2023







**Construction
and financing**

**Livelihood
support**

Purchase of land

SEDPI

**To be happy
and to be an
instrument of
happiness.**



Ang pagyaman,
napag-aaralan at
Napagtutulungan

