



REAL ESTATE
COOPERATIVE
MULTI-PURPOSE
SOCIETY

...now YOU belong

Brochure

September 2021



One of the 10 Money Rules To Follow is:

- **BUILD** passive income systems for residual income

BersamaCoop, provides a fantastic opportunity to do this with great ease and comfort



Content

- About Bersama Real Estate Cooperative Multipurpose Society
- Membership
- Investments and Returns
- Management & Cooperative Structure



About BERSAMA

BERSAMA is an award winning Real Estate Cooperative Multipurpose Society duly registered with Lagos State Government and the FCT to provide its members with secured, vetted, yield-driven real estate investment portfolios that is unprecedented in the Nigeria real estate industry. This is achieved through investment in diversified real estate projects and asset classes, working with Realty Point Limited as partner developer and business consult.

This partnership ensures accountability and performance from our development partner on behalf of our members, as the invested funds are backed by underlying real estate assets.

Through this platform, Bersama has gradually democratized real estate investing in Nigeria and Sub Saharan Africa, by giving our members the opportunity to **DIVERSIFY** their asset portfolios and also provide **ACCESS** to quality real estate projects, which were previously privy to corporate, institutional and high net-worth investors.



About BERSAMA cont'd

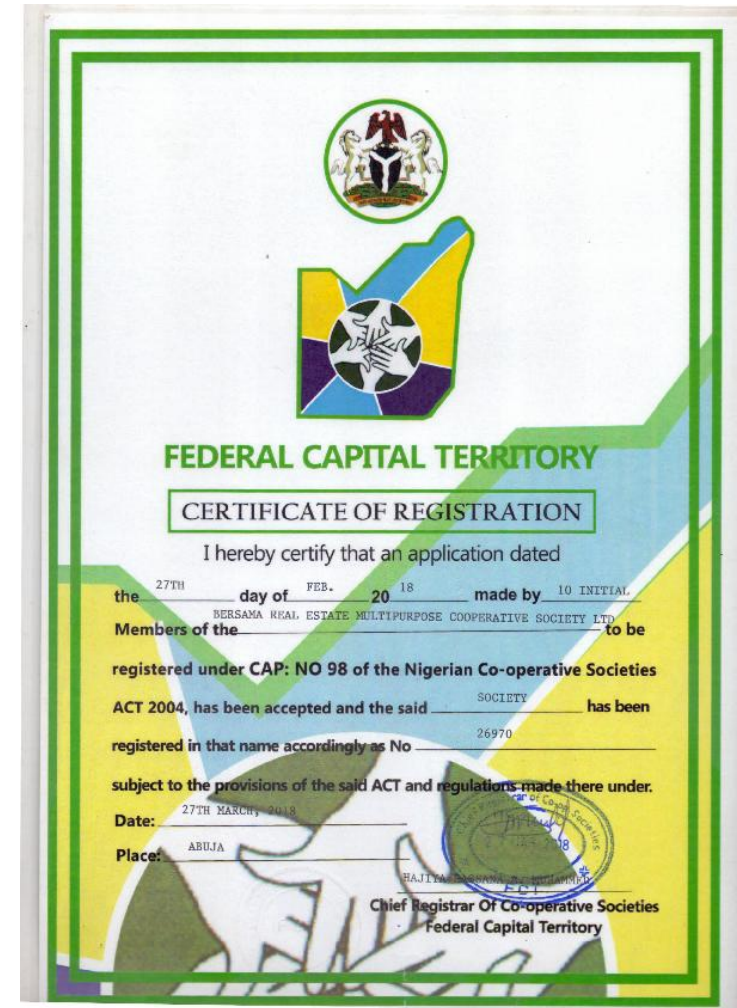
The cooperative society allows its members invest financially to collectively buy, own and earn on real estate assets.

We believe that investing capital in these assets would definitely meet and presumably surpass the expectations and objectives of members, thereby bringing transformative change to their lives, one building/property at a time.

We have a web-based login platform that provides members the convenience of gaining access to their dashboards and personal accounts 24/7 from any location worldwide. This will enable them conduct business utilizing the tools provided by the system.

About BERSAMA cont'd

The Certifications



About BERSAMA cont'd

- Just about a year old and the innovative Cooperative is already winning award:

Winner of CRASON's National Co-operative 2018
"Best Upcoming Co-operative Society of The Year"
Award

www.bersamacoop.com





About BERSAMA cont'd

We are revolutionizing real estate investing through ease of access to high-quality projects, using our secure web platform, detailed reporting process, and responsive service team.

We also provide both members and non-members the opportunity of earning supplemental income through our online membership referral network.



Who We Are?

Our Mission: To be the leading Real Estate Investment Cooperative Society in Nigeria and Sub-Saharan Africa, attracting members globally by innovating, reinventing and influencing change they can invest in and earn.



Who We Are?

Our Vision: To collectively invest in secure, yield-driven real estate assets through established, carefully thought-out principles and guidelines, with the aim of maximizing the wealth of our members.

Our Goal: We aim to solve the problem of slow, inefficient, fragmented and obscure real estate investing in Nigeria by using technology, industry data, and process efficiency to more accurately assign risk profiles, conduct due diligence and confirm project viability.

In a bid to ultimately;

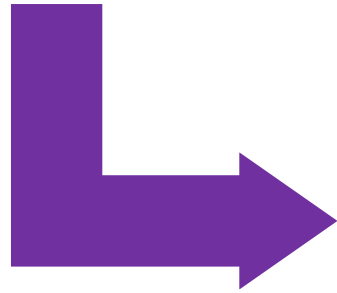
- Ensure security of the capital
- Establish preservation of the underlying asset
- Ascertain security of the cashflow
- Meet expected returns/yield/dividend to members.



What We do?

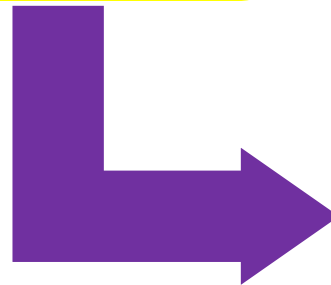
**AGGREGATE
MEMBERS
FUNDS**

- Shares
- Annual Compulsory Savings
- Other savings



INVEST

- Real Estate, Loans , Money Market and Capital Market

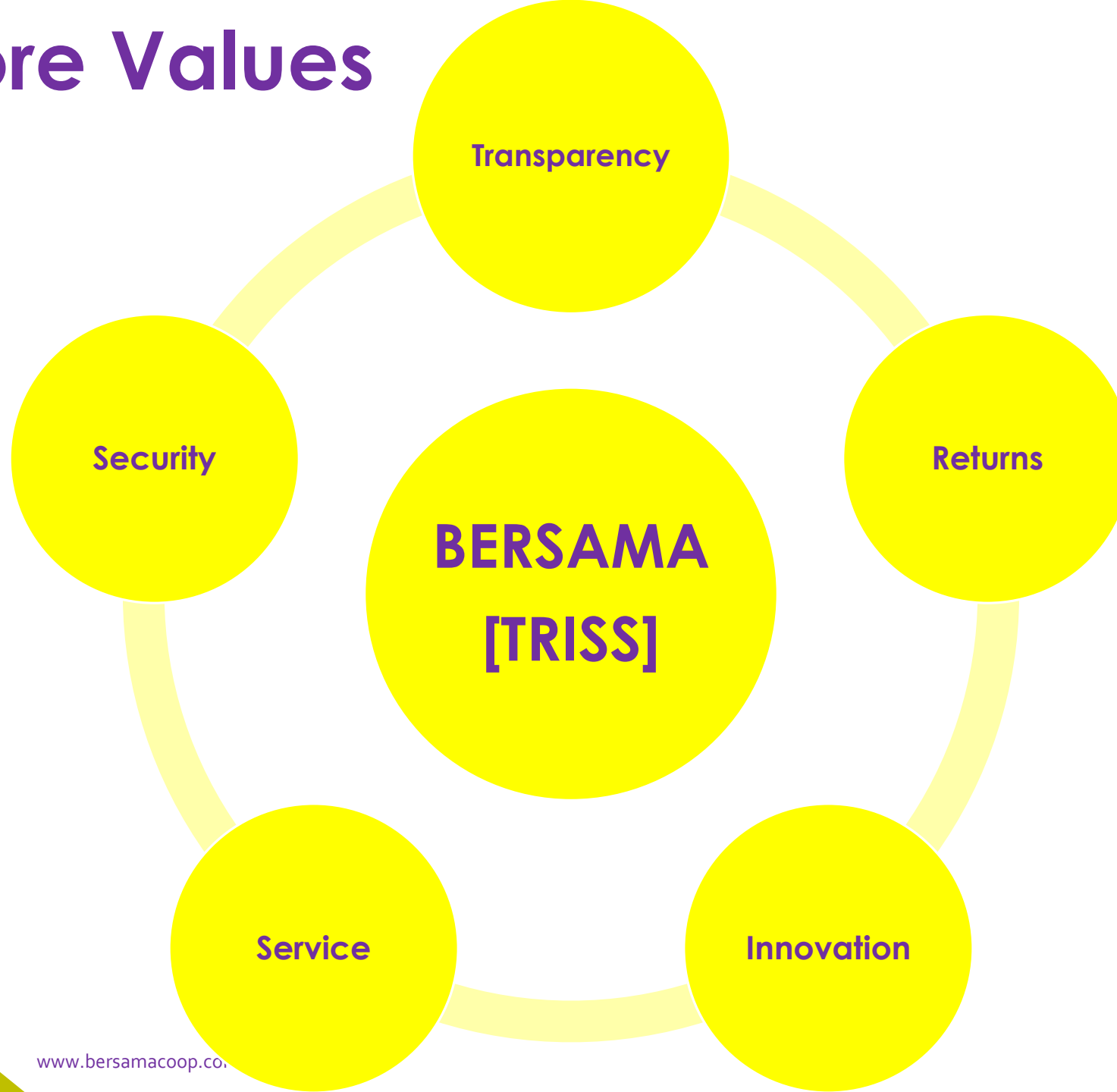


EARN

- Profits
- Interests
- Commissions
- Dividends



Core Values





Core Values- TRISS

Transparency

Credible

Trustworthy

Reliable

Truthful

Integrity

Returns

Yield Ability

Asset
Preservation

Due Diligence

Risk Appraisal

Innovation

Technology

Vibrant

Digital

Adaptable

Creative

Unique

Service

Responsive

Engaging

Passionate

Organized

Convenience

Community

Security

Growth

Strength

Quality

Resilience

Cautious



Our Strategic Pillars

1

- **Build Real Estate Asset Base**

2

- **Grow Earnings**

3

- **Grow Membership Base**

4

- **Develop Investment Portfolio**

5

- **Build Service Orientation**



MEMBERSHIP



Who Can Join Us?

The most basic criteria of joining Bersama is that members must be above 18 years of age and must be of good character and sound mind.

Others include but not be limited to the following listed below;

- Individuals
- Corporate Organizations
- Institutional Investors and Wealth managers
- Fund Managers and Private Investors
- Employees of Corporate Organizations
- Employees in the Public Sector
- Clubs, Associations and Societies
- Entrepreneurs- Small/ Medium Business Owners
- Traders
- Children (*the Minor's account must be managed by Parent, Guardian, Trustee or legally appointed Proxy*)



Membership Process

REGISTRATION

- Visit www.bersamacoop.com, sign-up free and register by providing basic information such as your name , phone number and email address, fill the required forms and upload necessary documents

PAYMENT

- Pay the membership fee of N109,000.00 per Share which can be bought in multiples of N109, 000.00, a one-off joining fee of N25,000.00, annual minimum compulsory savings amount of 15,000.00, an annual administrative charge of N3,000.00 and annual Group Life Insurance premium of N6,000. Totaling N158,000.00

VERIFICATION & CONFIRMATION

- You will receive a confirmation of receipt of payment via the email provided once payment receipt has been confirmed and membership approved backend.

Membership Payments



To Become a Member of Bersama Cooperative;

- Pay a registration/ one time joining fee of **N25,000.00**
- Buy as many shares as possible at **N109,000.00/share**. To be a member you must have a minimum of 1 share.
- Pay the minimum compulsory annual savings of **N15,000.00/member**. However, additional voluntary amounts can be specified and paid either monthly, bi-monthly, quarterly, bi-annually or annually.
- All members are required to pay an annual amount of **N3,000.00/member** as administrative charge for running the cooperative and **N6,000.00/member** as annual premium payable for the Group Life Insurance cover .
- **If you don't have up to N158,000 to join immediately, you can enter into our installment joining plan with as little as N15,000 per month.**

Dividends are payable annually, based on number of shares owned by members.

ALL Membership Payment Plans Available

| Payment Tenure | Basic |
|------------------------|--|
| Outright | N158,000 |
| 3 Months Installments | N52,666/month |
| 6 Months Installments | N26,333.33/month |
| 12 Months Installments | N13,166.67/month |
| All Time Plan | At commencement, do N49,000 + N109,000/share depending on the number of shares you want. Then pick additional share(s) at anytime you want at N109,000/share . Funds to purchase share(s) can be aggregated over time in a Special Savings Account for individual members in BersamaCoop till the money is completed and can then be used to purchase the needed amount of shares. |



Membership Benefits

Diversified Investment Portfolio

- By combining technology with the experience of our Development Partner, Bersama brings the once-unattainable world of real estate investment directly to members. This enables members diversify their portfolios from traditional sources such as savings accounts, fixed deposits, shares, stocks, treasury bills that will ultimately minimize their exposure to external factors/shocks that may adversely affect such investments. The funds invested in real estate are also diversified across markets/locations, asset types and cash flow profiles.

Capital Appreciation

- Investment in real estate is known to provide sustainable appreciation of capital over a period of time and hedge against inflation.

Experienced Development Partner

- As the sole Real Estate Development Partner and business consultant, Realty Point Limited brings its wealth of experience, depth of expertise and professionalism to the table. This will be of immense value to the Cooperative by ensuring timely delivery of quality and sustainable projects.

Savings and Loans

- The cooperative is set up in such a way that members are encouraged to save money towards meeting future financial needs and investments. This will be achieved through compulsory and voluntary savings plans. Members that are at least 6 months old in the Co-op can also access loans at low interest rates, up to twice their savings balance.

Returns on Investment

- The cooperative is structured such that investments are skewed in favour of real estate assets up to 70% of its portfolio, whilst loans to members and other asset classes that are secure, low risk with good yield will account for 30%. This will ensure that returns on investment are high and dividend is paid annually. **Additionally, dividend from real estate investment activities is paid annually based on number of share(s) owned by each member.**



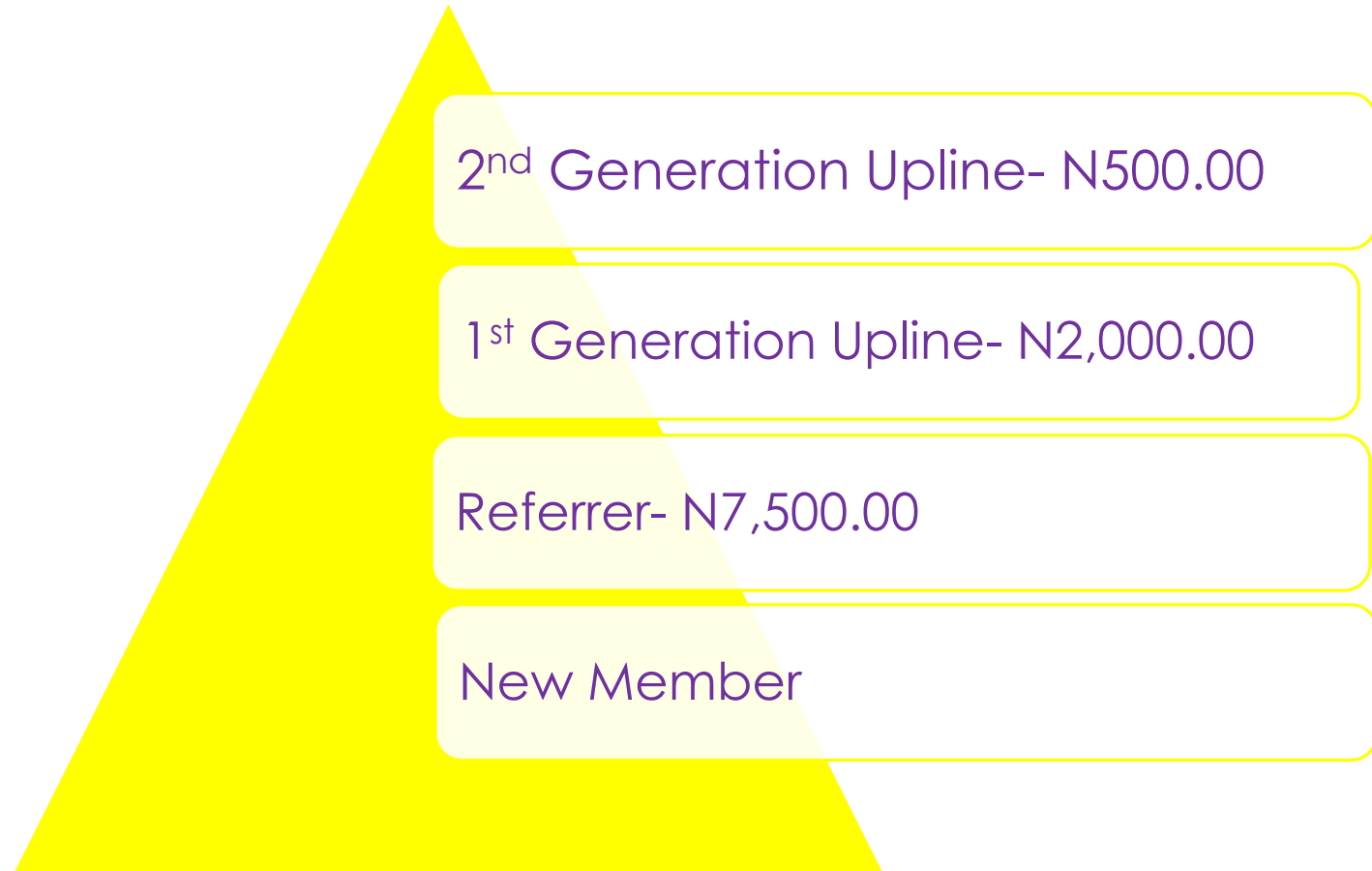
Other Membership Benefits

- Access to Rent-To-Own home ownership acquisition model, amongst other attractive acquisition types for members.
- Opportunity to earn extra amounts through commissions for recruiting members and running a secretariat.
- Sense of prestige and pride associated with owning/ investing in real estate.
- Members who have the means can copy the Co-op's investment strategies in their own private investment



Bersama Membership Referral Network

To grow our membership base, we have developed a highly rewarding online referral network that is open to both members and non-members willing to work with us towards achieving our objectives.



N.B Referral amounts received shall less withholding tax.

How To Exit As A Member

- A member who wants to exit to withdraw from the cooperative must have done a minimum of two financial years before they can apply for their full subscription.
- The member's Compulsory Savings balance is paid to him/her after netting off outstanding loan owe the Co-operative if any
- The share(s) value is paid to the exiting members after the AGM of the year the notice was received and at the value of the share(s) at that AGM.



INVESTMENTS AND RETURNS



Investment Objectives

- **Generate Income/Cashflow**

Bersama will invest in real estate developments that will generate a steady stream of income (rent/leases) over a period of time, with the aim of sustainably returning dividend to members annually. Additionally, other investment strategies will include options such as **Buy-Hold-Sell; Buy-Sell and Co-Investing.**

- **Yield Ability**

Investments must be well-vetted by the appropriate committee to ensure that it returns high yields on a sustainable basis to members, taking due cognizance and analyzing risk factors that may adversely affect such returns.

- **Protection**

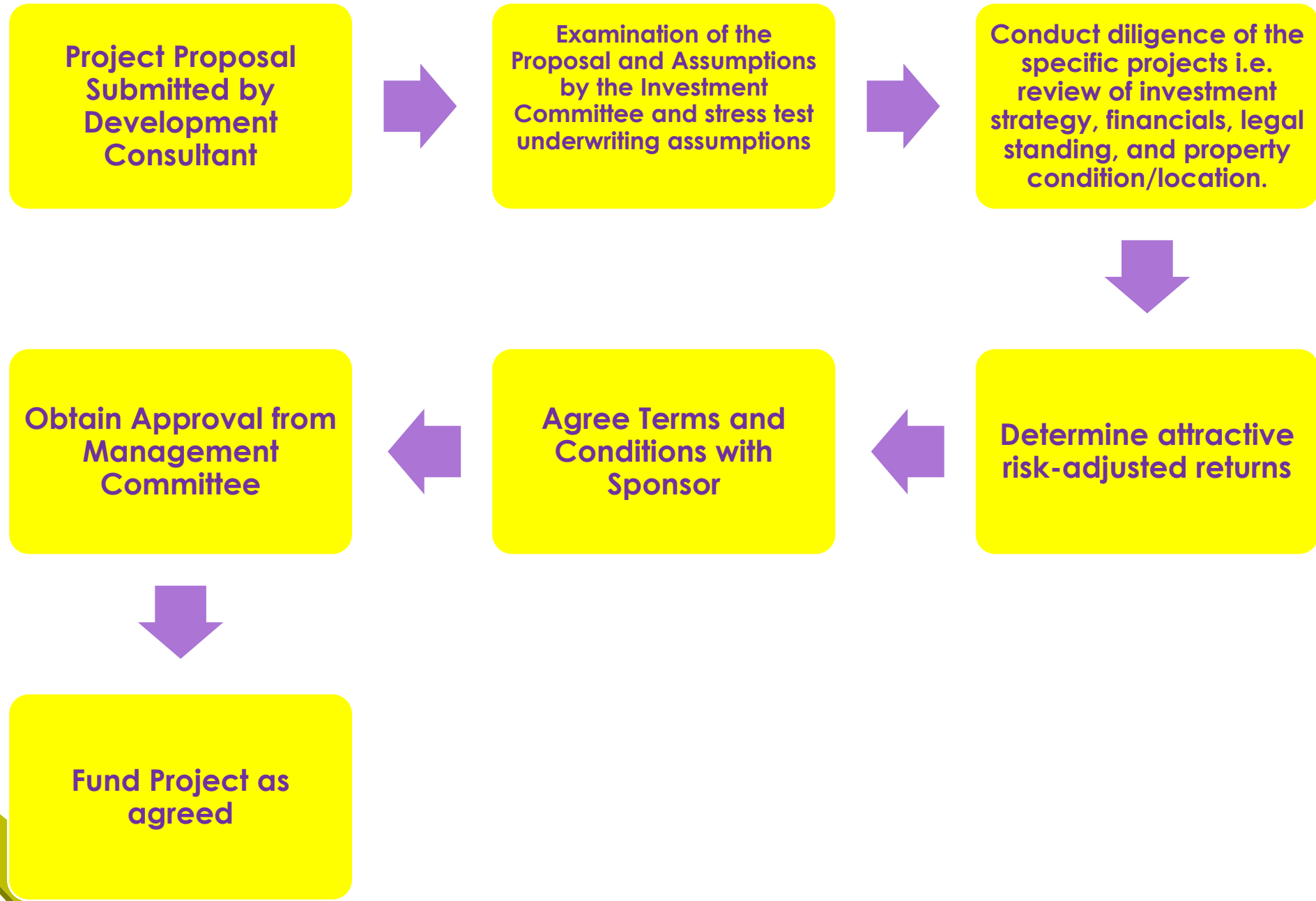
Capital invested in real estate assets must be secured by a first lien position on the properties. Loans provided to members of the Coop. will also be guaranteed by existing members whose savings are in excess of loan amount, amidst other pre-qualification criteria.

- **Quality**

Real estate developments must meet prescribed quality standards in terms of structural stability, quality of finishing and maintainability in order to remain desirable in the market, appreciate in value and generate income.



The Vetting Process





Investment Pillars

OTHERS

- Treasury Bills
- Bonds
- Shares/Stocks
- Fixed Deposits
- Agribusiness (investment in farm estates and other areas of the agric value chain)

LOANS

- Member Loans
- Asset Finance for members

REAL ESTATE

- **Residential**
 - (a) Own To Rent
 - (b) Development
 - (c) Short letting
 - (d) Hostels
- **Commercial**
 - (a) Offices/Corporate training and/or event centers
 - (b) Malls
 - (c) Hospitality: Recreations. Resorts, Boutique Hotels



Basic Investments Conditions

- Partner Developer must have a skin in the game
- Confirmed good title
- All needed approvals in place for developments
- Clear Project Finance and Account Controls in place
- Good prove of expertise in the subject matter
- Project Schedule
- Risk Management Plan



Target Returns on Projects/Investments

Our Minimum Return on Investment benchmark for any project/investment to be considered at first assessment by the Co-operative is 20%p.a.



The Cooperative Governance Structure



**Government
Regulatory/Supervising
Authority**

Members

@Ordinary General Meetings
@Annual General Meetings
@Emergency General Meetings

**Committees & The
Cooperative Office**

Government Regulatory/Supervising Authority

- BersamaCoop is currently registered under both CAP: No. 18 of the Nigerian Co-operative Societies ACT 2004 and Section 6 of Chapter C14 of the Co-operative Societies Law of Lagos State of 2015. And it is supervised and regulated by the Federal Capital Territory and Lagos State Government Ministries in charge of Co-operatives.

Members

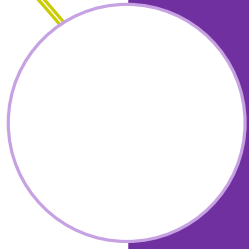
- Members at the various General Meetings constitute the highest decision making body of a Co-operative
- Participation in BersamaCoop meetings via electronic means are allowed to encourage members to join from anywhere in the world without feeling like they are missing out.

Committees & The Cooperative Office

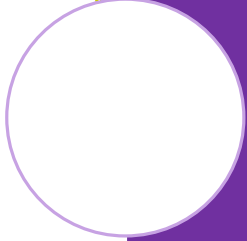
- Members elect some into various committees as provided for by the Co-operative Bye-Laws for the running of the Co-operative for specified tenure(s)
- There are a number of Committees and the Committees work with Staff & Independent Consultants of the Co-operative to run the affairs and look after the interests of the Co-operatives
- For BersamaCoop, seeing that transparency, integrity and good Corporate Governance are very important to the success, growth and longevity of any Co-operative, we are working with independent Legal Adviser(s), External Auditors and other professionals required to sustain our ideals and ideas as a soon-to-be biggest and reliable Co-operative focused on real estate investments out of Nigeria.



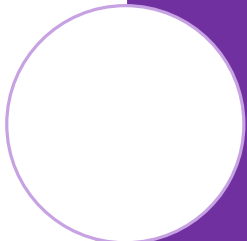
Committees



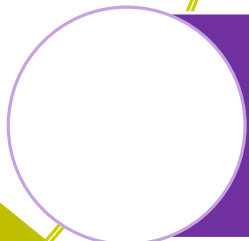
Management Committee; has the responsibility for the running of the Co-operative as mandated by members, the governing bye-laws and resolutions of the House from time to time



Supervisory Committee; they have oversight functions on the Management Committee and can reports to the members @OGM, AGM or EGM directly



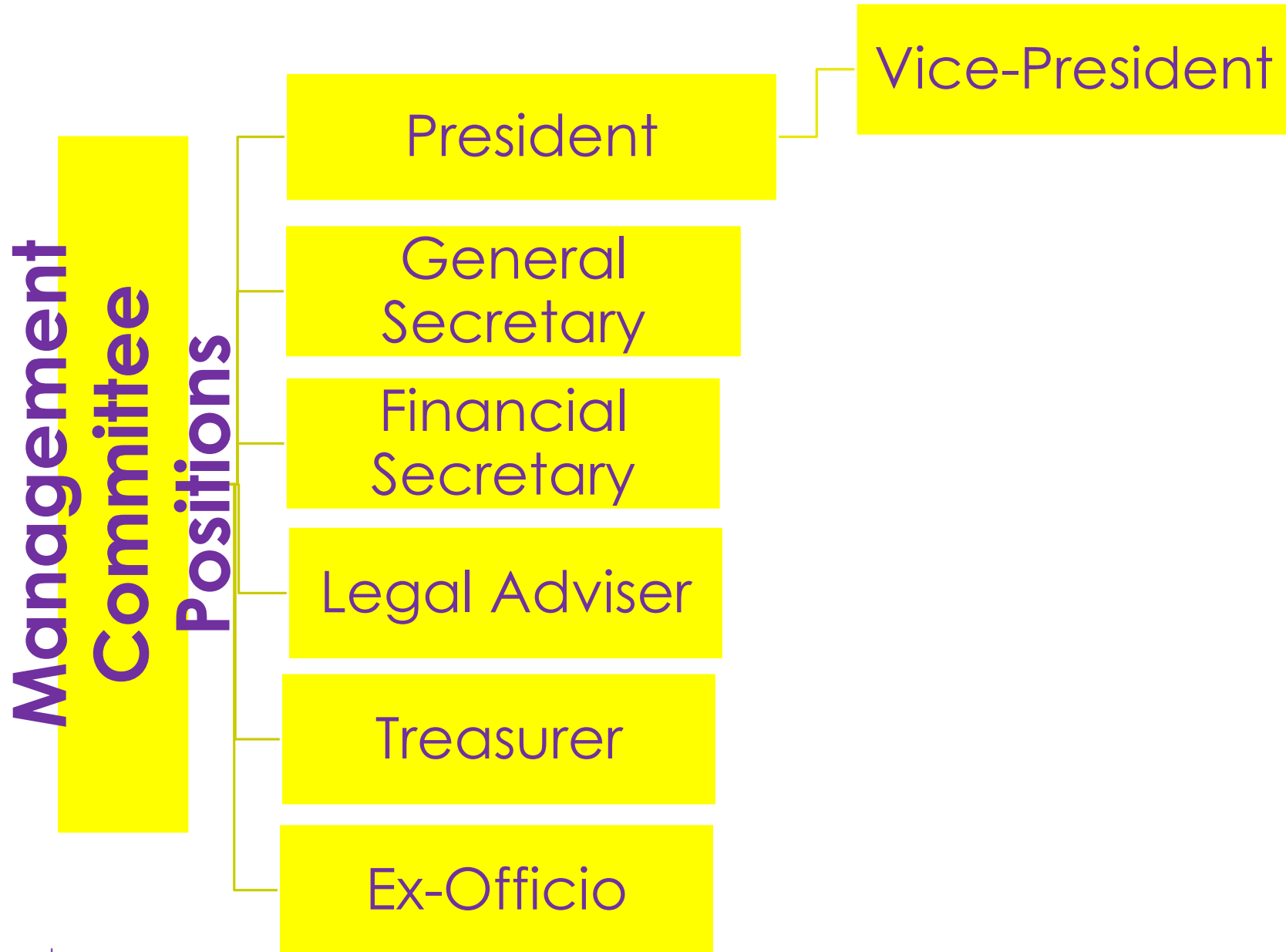
Investment Committee; this is a technical committee charged with running the investment business of the Co-operative subject to the Management Committee's approval



Other Committees like Share Valuation Committee, Credit Committee, Membership and Ethics, Community Engagement & Social Development can be formed according to the needs of the Co-operative

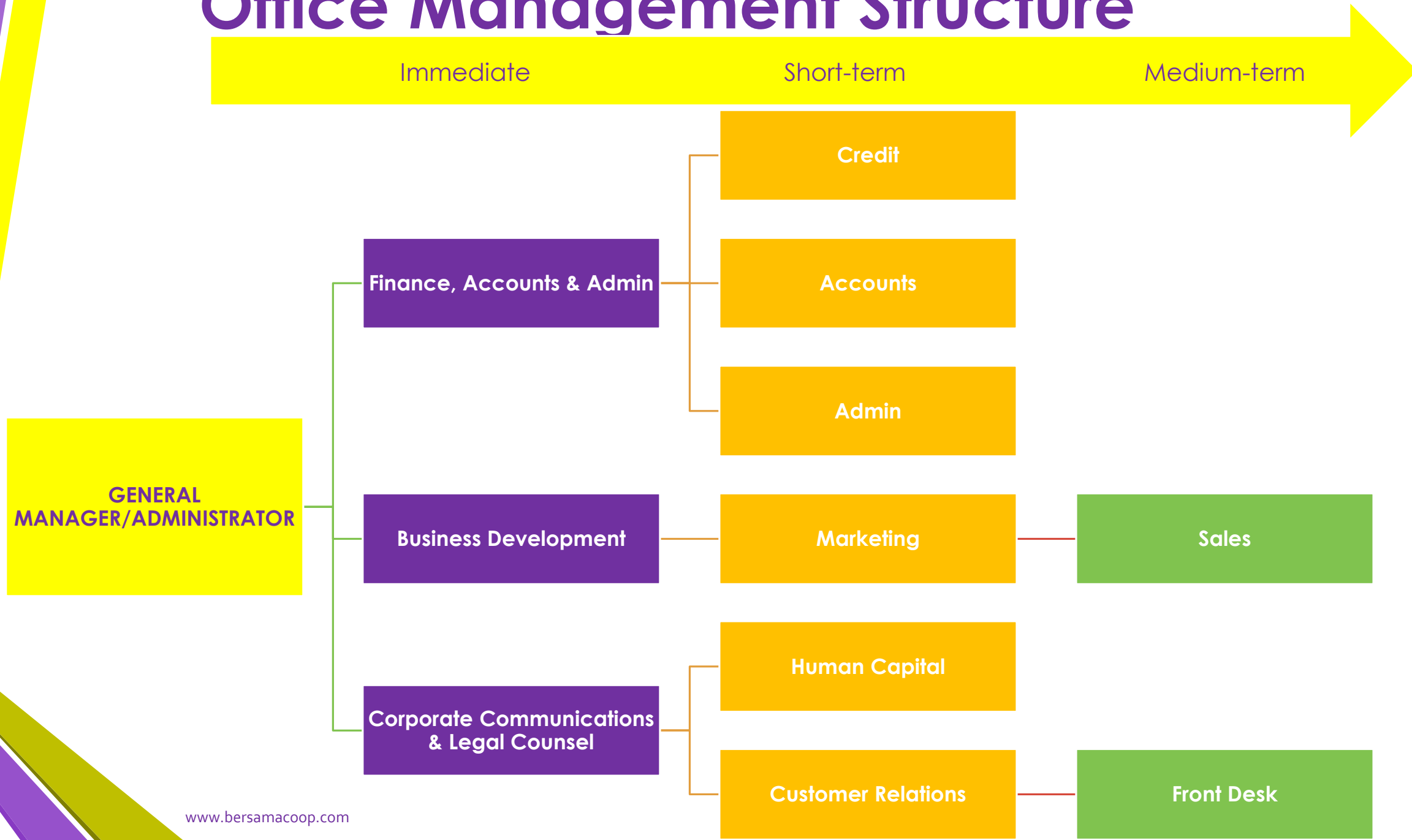


Management Committee Structure





Office Management Structure





Bank Details

Bersama Real Estate Cooperative Multipurpose Society

Bank Name GTBank Plc

Account Number 0455293993



Contact Details

You can get more information on the website: www.bersamacoop.com

We are open from 08.00 hours to 17.00 hours (8am to 5pm),
Monday to Friday (except on Public Holidays)

All communication/correspondence should kindly be sent via your contact person
or to:

REALTY PLACE

**3, Olaide Benson Street
Onigbongbo, Maryland
Lagos**

Our Website : www.bersamacoop.com

Email Address: admin@bersamacoop.com

Contact Person:

Mrs. Bukola Alasi

The Administrator

09092203565

admin@bersamacoop.com

According to

<https://www.housinginternational.coop>

- UK is regarded as the home of Co-operative movement and as at December 2018, there are about 836 Housing Co-operative there, this is apart of other Co-operatives.
- About 11 Million Polish Citizens live in Co-operative houses
- About 1million Norwegians are members of Housing Co-operatives
- This approach to real estate co-investing and housing provision may be new in Nigeria, it has proven successes in other parts of the world like Kenya, Brazil, Chile, Canada, Rwanda, UK, Germany, etc

It is an established and proven phenomenal success, don't pass on your opportunity to become a member of BersamaCoop TODAY



thank you