



PLUGS & VILLAGES COOP BROCHURE





INTRODUCTION

The Plugs and Villages Cooperative is a digital cooperative that offers loan and credit services to its cooperators in a bid to assist achieve their personal and business goals.

The cooperative would offer its service specifically to the technology eco-system in Nigeria which includes staff of tech companies and the tech companies themselves.



OUR VISION



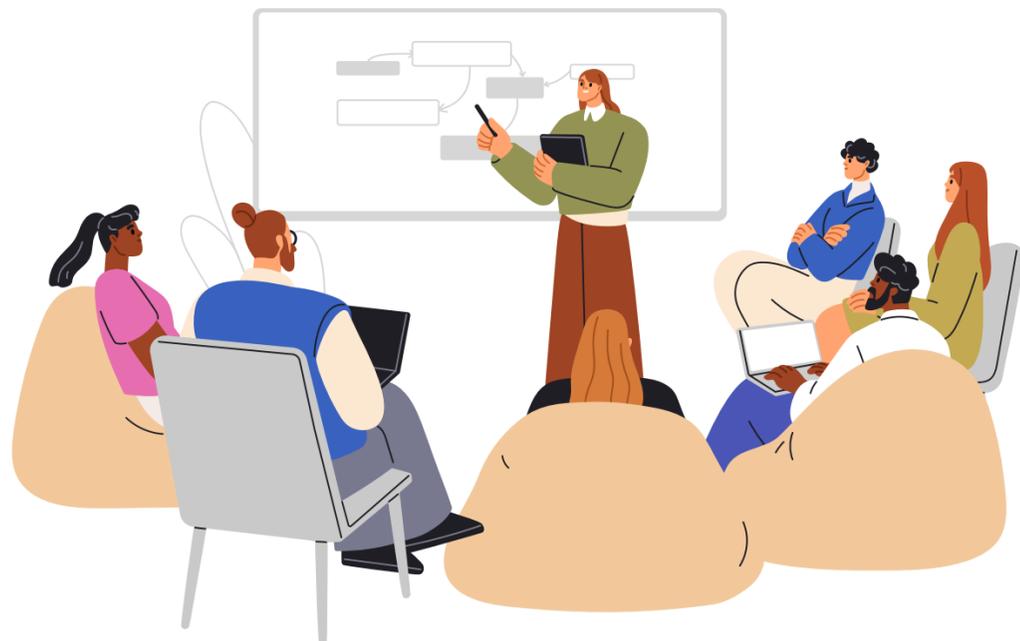
Plugs and Villages Coop aims to meet the cash flow needs of existing tech companies in need of an operational float / Loan for business continuity and operations.



The coop also aims to meet the target finance needs of individual cooperators that work in these companies.

HOW IT WORKS

Inserted Business and individual Cooperators will subscribe to the cooperative by purchasing shares of the cooperative at the set share price. A **Business Cooperator** must own a minimum of 10,000 shares valued at N250 per share which would be saved over 3 – 6 months. An **individual Cooperator** must own a minimum of 1,000 shares valued at N250 per share which would be saved over a 3 – 6 months period.



Cooperators can access multiple times their shareholding as long as they are guaranteed by their fellow cooperators to the amount being borrowed. Cooperators would receive dividends based on the shares owned at the end of the financial year and the profit declared by the board and management of the Cooperative.



BUSINESS COOPERATORS - FINANCIAL PRODUCTS

ORDINARY LOAN

This loan is 3x in comparison to the share value of your shares. It has a duration of 3 months at an interest rate of 5% monthly.

PROJECT LOAN

This loan is 5x in comparison to the share value of your own shares. It has a duration of 6 months at an interest rate of 5% monthly



INDIVIDUAL COOPERATORS - FINANCIAL PRODUCTS

AUTO LOAN

This loan is 5x in comparison to the share value of your shares. It has a duration of 18 months at an interest rate of 2% monthly.

TRAINING LOAN

This loan is 4x in comparison to the share value of your shares. It has a duration of 6 months at an interest rate of 5% monthly. This applies to Certification Exams.

MORTGAGE LOAN

This loan is 10x in comparison to the share value of your shares. It has a duration of 5 years at an interest rate of 18.5% annually.

PROJECT LOAN

This loan is 5x in comparison to the share value of your shares. It has a duration of 6 months at an interest rate of 5% monthly.

**"BE PART OF THE
CHANGE YOU
WANT TO SEE"**





ENOUGH SAID....

BECOME A COOPERATOR TODAY AND BE PART OF AN ECO-SYSTEM THAT WORKS FOR YOU.....LITERALLY

THANK YOU....JOIN US TODAY

Please Follow Us on All Social
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