Cooperative Membership As A Catalyst for Productivity & Mental Health



December 2023



Your Membership of Coopital C.M.S as a tool to resolving your money problem(s)

Creditude's Top 3 Aspirations of Individuals

1). Savings

- To always have money to meet my everyday needs
- Have money for investment to generate additional income (passive income)

2). Property

- Own my House and be free from paying rent
- Retire from paid employment some day to run a viable and sustainable business including franchise or affiliate business

3). Happy Family

- Healthy & Spiritual Family
- Great Schools for Kids and Family Vacation

 Only sustainable means of income from employment or business plus investment with help meet these goals

People Money Problem (PMP)

The People (Individual) Money Problem is best described in Parkinson Law for Money.

- •Parkinson Law: Parkinson's First Law states that "Work expands to fill the time available for its completion." Parkinson's Second Law: "Expenditures or "money paid" out rises to meet income. Parkinson's Third Law: "Expansion means complexity, and complexity decay." Parkinson's Fourth Law: "The number of people in any working group tends to increase irrespective of the amount of work to be completed."
- •Expatiation on the 2nd Law; <u>your expenses will expand to consume the money available as income unless you lock-down your expense (quarantine).</u>

Three (3) Quick Steps To Resolving Your Money Problem

- 1. Lock-down your Expenses: we secure ourselves when we lock our expenses down to a definite % of salary, and save or invest the rest.
 - i. Savings = Income Expenses (NOT Income = Expenses)
 - ii. According to Angelina Jolie, Save 1/3, Spend 1/3 and Give Out 1/3
 - iii. 1/3 is what Labour and Banks use to calculate your loan-income ratio for decision on whether to give you a loan or not
- 2. Lock-down your Savings: Over time, our earnings may grow, due to salary increases or investment income which portends saving more
- 3. Key into a System: Key into a system that helps you to save and invest consistently (monthly) with the aim of achieving <u>financial freedom</u>. Coopital (Lekki) Cooperative Multipurpose Society Limited is a tested system that helps people save, invest money and grow their wealth.

Coopital As A System To Help You Solve Your Money Problem

Coopital is where "wanting more" meets "getting more"

You Become a co-owner when you join (shareholder) You Grow your Savings, Share Capital & take loans when you save monthly

You Get
Benefits &
Dividend yearly
from our business
activities

The cooperative earns income from operational activities like loans granted to members, deposit placement with financial institutions, consumer products sales etc, and declares a surplus at every year-end, from which dividends are paid to members in proportion to their contribution during the reported accounting year.

What is a Cooperative Society?

According to the International Cooperative Alliance (ICA), a cooperative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

• Points:

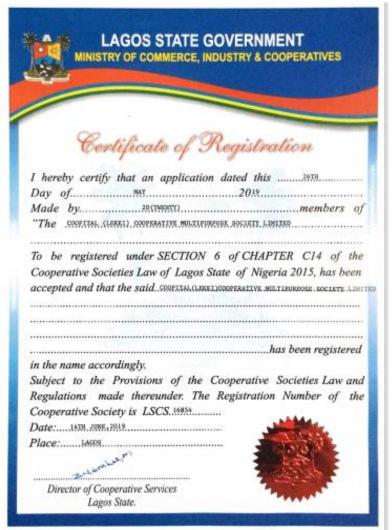
Autonomous Association

United Voluntarily

Common Economic, Social and Cultural Needs & Aspirations Jointly-owned and Democratically-controlled Enterprise

•In a nutshell, a cooperative society is a members-owned social enterprise offering savings, loans, investment and other consumer products to its members who are the primary customers of this enterprise.

About Coopital (Lekki) Cooperative



- We are registered and regulated by Lagos State Ministry of Commerce, Industry & Cooperatives with certificate no. LSCS 16854 of June 14, 2019
- Statutory member affiliation to Ibeju-Lekki Multipurpose Cooperative Union,
 Lagos State Cooperative Federation,
 Cooperative Federation of Nigeria and
 International Cooperative Alliance
- We are a community-based cooperative
- •In strategic partnership with Creditude Global Services Ltd. on ICT & Marketing

Our Team - Management (EXCO)

Uduak Malomo (Secretary)



An Early-Years Educator and general education support. Experienced in secretarial administration and a serial entrepreneur.

Emmanuel Ita (President)



Social Worker and Serial Entrepreneur, previously Camp Manager at New Era Foundation

Bassey Okeya



Over 30 yrs experience in maritime & cooperative management

Perita Kimeng (Vice President)



Experienced consultant in Human Resources, Expatriate /Project Mgt and Counselling.

Terry Enigbonjaiye (Assistant Secretary)



C-Level Mergers and Acquisitions with over 15 years of experience building products and services and scaling businesses in the UK

Kingsley Enemah (Financial Secretary)



Experienced Trade Finance person & educationist with vast knowledge in import and export for Stallion Group

Eyo O. EYO (Ex-Officio)



C-Level Bank Executive with over 24yrs in Banking, Consulting & Cooperative Management

Our Team – Building Committee

Hamilton Ajiamah (Chairman)



Experience Architect and Construction Manager of 20+ years with multiple projects undertaken in Nigeria and Canada

Emmanuel Ita Member)



Social Worker and Serial Entrepreneur, previously Camp Manager at New Era Foundation

<u>Justus Aiyela</u> (Member)



Experience Project Manager of 15+ years with numerous large ICT projects undertaken in Nigeria, USA and Canada

Benjamin Uriesi (Member)



Experienced Architect and Project Manager of over 18 years across industries

Patience Eyo (Member)



Experienced Lawyer/
Solicitor of the Supreme
Court with 16+ yrs in
Banking and Financial Ser

Our Team - Consumer Committee



Daniel O. Eyo (Chairman)

Experienced Business Development Manager with 14+ years in managing Pensions Funds, Customer Relationship Mgt., Benefit Payment Services and Sales covering Rivers and Imo State.



Perita Kimeng (Member)

Experienced consultant in Human Resources, Expatriate / Project Mgt and Counselling.



Imade Oyegun (Member)

Ex-Banker of 20+ years in Banking Operations and Marketing. Experienced Freelance with a demonstrated history of working in the internet industry, Office Management & Supervision.



Patience Ajiamah (Member)

Experienced entrepreneur, married, a mother of three and a Christian,



Emmanuel Ita (Member)

Social Worker and Serial Entrepreneur, previously Camp Manager at New Era Foundation



Terry Enigbonjaiye (Member)

C-Level Mergers and Acquisitions with over 15 years of experience building products and services and scaling businesses in the UK

Our Team – Supervisory Committee



Benjamin Ikhatalor (Chairman)

A Businessman with over 30 years of experience across logistics, clearing & forward, general contracting in Nigeria and the UK.



Aderonke Ogunleye (Member)

A Businesswoman with extensive experience in trading of various commodities including groceries, clothes, household appliances etc



Olusegun Mob Bolarin (Member)

Experience Builder, Civil Engineer, Retired Civil Servant and Businessman

Our Seven (7) Core Principles



Awards



Best Upcoming Society_2020 Ibeju-Lekki Area Office Area

Awards



Most Supportive Cooperative Society for Year 2022 Ibeju-Lekki Area Office Area

Our Vision and Mission

- •Our membership is open to employees and selfemployed professionals. Members must make **compulsory monthly contribution** in perpetuity or till when they exit the society.
- •According to our Byelaws 8.7.4, No member can withdraw part or whole of his savings (compulsory savings) except on withdrawal of membership. Only daily savings and target savings may be withdrawn.

Our Vision

Our Mission

- To be the cooperative that people go to for diversified financial and allied services that improve the quality of life of members and the community.
- To efficiently deliver relevant products and services to members through digital channels compliant with international best practice.

Our Products and Services (1/2)

- 1. Compulsory Monthly Savings: This is a mandatory savings as prescribed in the byelaw. Members save monthly in perpetuity.
- 2. Daily Savings: Savings made daily and withdrawn at the end of every 30 days cycle to replenish inventory
- 3. Target Savings: Amount & Duration are agreed and locked at an interest rate & date to be withdrawal at targeted date
- **4.** Personal Loan: Get up to 200% of your total savings in loans (T&C applies)
- 5. Share Capital: Shares in the Cooperative for investments
- **6.** Housing & Mortgage Scheme: FGN Social Housing Programme, Cooperative Estate etc
- 7. Agent Banking & Others: Withdrawals & Deposit, Bills Payment, Pension, NHF, NSHP, Insurance Collections etc

Our Products and Services (2/2)

Savings

- Compulsory Savings
- Share Capital
- Daily Savings
- Target Savings

Share Capital

- Real Estate
- Business
 Ventures
- Trading
- Consumer Products

Loans

- Personal Loan
- Emergency Loan
- Mortgage
 Loan

Agent Banking

- Deposit
- Withdrawal
- Bills Payment
- Transfers
- Account Opening
- Collections

FGN Social Housing Programme



The National Social Housing Programme is designed to help with the development of 300,000 Housing Units.

The project should create up to 1.8 Million jobs in the Construction Value Chain for Nigerians.

N200 Billion is reported to have been approved by the Central Bank Aloocations of well as the list of beneficiaries for the specific of Nigeria (CBN) as mortgage finance facility to the Family Homes Fund Limited (FHFL), targeted at low-income earners.

location will be compiled from expression of interest at the designated portal.

Approval of this fund will fast track the construction of 300,000 homes in the 36 states of the federation and the Federal Capital Territory.

THE NSHP CATEGORIES

Here are some of the offers we would be making available for aspiring home owners throughout Nigeria:

- 2-Rooms (1 Bedroom House) for N2.000.000
- 3-Rooms (2 Bedroom House) for N2,750,000
- 4-Rooms (3 Bedroom House) for N3,500,000

WHO IS ELIGABLE?

To be eligable to own a home through the National Social Housing Programme, you must fulfil the following criteria:

- Be a Nigerian citizen
- Be over 18 years of age
- Have a valid national identity card
- · Submitting your personal details, housing preferences (the type of house you are applying for) etc.
- Show a reliable income

APPLICATION PROCEDURES

STEP 1: Apply (visit the NSHP portal at http://nshp.gov.ng to apply).

STEP 2: Qualify (you will qualify based on eligibility criteria).

STEP 3: Own (When qualified you are allocated to a home).

HOW LONG WILL IT TAKE FOR ME TO GET AN ALLOCATION?

Once the Land/Location as well as the list of beneficiaries for the specific location have been finalised, arrangement for allocation in that location can begin. Visit the programme website to learn more.

Become a member of Coopital CMS and immediately have access to the National Social Housing Programme as we guide you through every process and help follow up on your loan if you gualify.

Visit the link below to register and become a member of Coopital CMS.

https://members.coopitalcooperative.org/register

ASPEN COURT, LEKKI PHASE 2 (on-going)



The Floor Plans • aspen

About us at Aspen Court

Welcome to Aspen Court, where we redefine residential living. As more than just a choice real estate, we are your partner in acquiring your dream or summer home. Explore our top-notch residential units to understand why we're top choice for discerning clients in Nigeria, and around the world. Our journey is driven by a vision to transform property development, creating life-enhancing enclaves in strategic locations.

Our Principles

Customer-centric approach for turning your vision into reality. Marrying inovation with comfort to enhance your lifestyle with quality as our paramount focus, from design to premium materials.

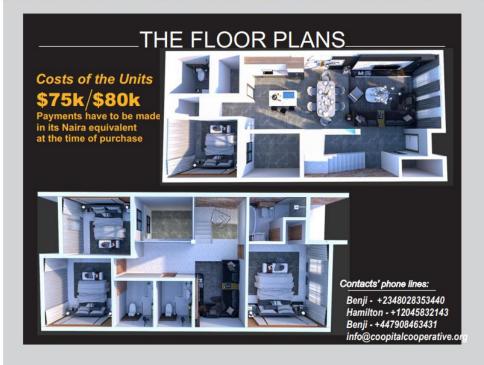
Property Details

Located in Lekki Phase 2, Aspen Court 1 offers convenience in Nigeria's coveted neighborhood.

Five contemporary apartments blend design with comfort, featuring spacious interiors, ceilings, and premium fittings.

More than a home, Aspen Court is a lifestyle choice for urban living at its finest. Secure and serene, it sits conveniently near shopping centers, schools, healthcare, and nightlife. This rare opportunity in Lekki Phase 2 is an investment balancing luxury and convenience, destined to appreciate over time.





ccopital

occopital

ASPEN COURT, LEKKI PHASE 2 (on-going)

Property Description • asper **Property Description**

PROPERTY DESCRIPTION 4 bedrooms | 4.5 bathrooms



Eat-in **Floating** Open plan Family kitchen staircase concept Lounge

24 Hour Security

24 Hour Water Supply

• CCTV

Street Light



copital

ASPEN COURT, LEKKI PHASE 2 (on-going)







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COOPITAL PALM ESTATE, EPE (sold-out)



Coopital Palm
Estate, Epe
Land Acquisition
Project

Land size: 20 Acres

Coopital Palm Estate Facilities:

- Security Gatehouse
- Water Treatment Plant
- Daycare Center
- Shopping Strip Mall
- Sports Center
- Recreation Park
- Bike / Walking trail
- Club House





Land Distribution:

- 10 Acres 40,000sqm
- 25% Allocated to Services (10,000 sgm)
- 75% Allocated to Homes (30,000 sqm)
- Services:

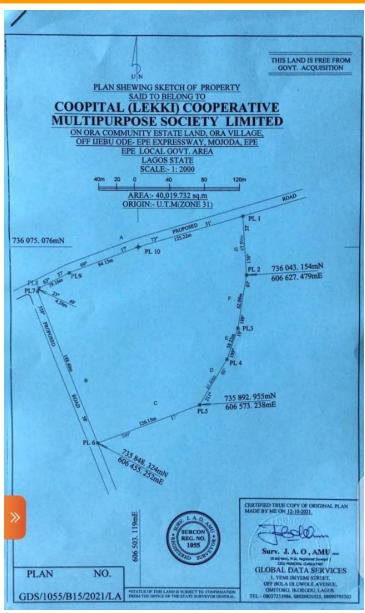
Roadways Sidewalks
 Drainage Security House

- Generator house
- Sports & Recreational spaces Street lights
- Perimeter Fencing Club house
- Homes
 - 50 lots for Detached homes



COOPITAL PALMS ESTATE, EPE

COOPITAL PALM ESTATE, SURVEY PLAN



NEWSPAPER PUBLICATION BY LASG ON OUR LAND AS PART OF C OF O PROCESSINGS/ISSUANCE REQUIREMENTS

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27	23 Februari Stret, Sedencia Suruleri U.S. U.S. ALHAL LATEEF SMARTUACH COLARIDADE 4. Kone Stret, Sanata, U.S.	Oldston Shopati Descendant Family Exumptohing	Den	Land Along lanes Street, Off Deaths Road, Bearle Rate of Horizon C. Laux of L. C. Hersing an area of 2410 STart, Shown on Survey Plan No. CARCISTERIAL TEXTURE.	99164
8	4. From Street, Instruction, U.S. 100, VICEN CONSTRUCTION CONTRACT 101, Author Charles Manager Street Mark Lafe, LCS	Equipositivo Subaturato Family Mr. Peter Olivergo	Den	Land Along Ashabi Clayona Street, Man Ayar, Spap III Alfrown L.C.A or L.O. Heating as area of 37s.425m ³ , Shown on Eurosy PM-NO, 11st/septembril2201.A	05466
20	90, Ashati Olonica, Mancalard Grate, Man Leda, LAS MR. Dislandik ELLIAH AMARISCHINA SS. Olonical Olonican Street Mancalas, Kriss, LAS		Shidev.	Land Al Ho, 30, Baye Adonyo Street, Of Joseph Road, Albuto-Tigha in team quiye L.G.A of Life, Having an area of 339 621 of . Green on Survey Plan No. FGC(250 to 1372)201. A	58487
40	St. Columni Disulaya Sheet, Shangarin, Rida, LIS ART, PASSENING SACU SELLO No. 41, Televico Street, Lagos Inland, LIS	Ojoru Deholgbetin Ojoru Family Land	Under	Land Dr. Dieve Calculappener Clevy Family Land, stong Albaji Salov Duceso Street, Off Avendryo way, Baroody in Brands L.G.A. of U.S. Heaving an area of 679 600m², Shewn on Survey Plan No.	02952
41	THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TW	Ohmbe Akinpelumi	tindev	DCGLA/1150C1114 Blood Nation Nation Of Separations Road, Ayese Town in Alexandro L.G.A of L.G. Having an area of	DAVEZ
42	No. 8, Charles the Color Pers Routing Estate, Again, L/F MY, CLAREWALL COUNTRY, NOW, AND	Akintim Ou - Ode Family	Undev	500 451m² Sheen on Spring Plan No. GMS2*07505020138. A Level De Claudo Femile Land, Along helpine Street, Off Chemina Street/googbo — (pascodo Pinas)	09345
-	TIS, ISSN SANSE STREE, AGE, NOTON, UT			Igbogite in Nameda L.C. A of L/S. Having an area of 537.080er ² Sharen on Survey Plan No.	133
45	MISS YEMAGE ENIOLA CAMPULL.	Beligue Fereig	Undev	Land Along Dade - Sile Street Street, Che - Che anna, Seathe Rosenda III Bornelle L.C.A. of L.M.	63987
4	1, Suru Gartane Deate Road, See Rus - Step, framely, L/8 AUSALA YUSEUF FATRAD BUSINA	Kurtak and Abiqu	Dev	Land Along Alha) Coatury Street, Agents - Eighe in Aloncono L.G.A of L.G. Having an area of	DA023
46	19, Oceph Avenue Ageds, USI ALHAZI JIROH DANAMOLA	Pandes Admiss Family	Undev	Land Along Ballus - City Street, Off One - City Street, board in Lagos - Matriano L. G.A. of L.S. Having	COURSE
40	A Change over deal to	Shomupher Ferrily	Dev	Land At He. To, Onlines Street, Of Shotar Street, So - Epo area, Orio Agego in Agego I, G.A of L/S.	97106
47	No. 27, Alaskov Sitrosi, Sergo, Agega, L/S ALDIAJA DESINOCIU ADBININE OWORKONSAN	Olide Rocal Family	Undev	Land At Indicagnity Street/Connectory Road, Elseler Welfer in Larges Mathiand L.G.A. of L.G. Playing an	01956
40	MUC, DRAWLI CHIRLUSER SAMUEL	Fagbile Family	Under.	Land Along Changes Muchines Street, Of Farmings Agherianness Street, Jagun in Achievan L. E. A.	06663
49	Sta. 15. Chijosa Street, Gles - Mis, Isola, U.S.	Dr. Charles Charlefrinde	Dev.	Lind of Demonstrations (Seven Steel, Joseph Schmidter). And of Lin. Housing an even of THE STORY, Lincol Steel, pipe Seed Steel, Child Medical Confedents. And of Lin. Steeling are seen of THE STORY, Lincol Steeling St	100041
7	MRACLES MAISTRES 13 Charles Store Order Value 1/5	Armen		STB1 SHORF, Shows on Survey Plan No. LUI0238902713016/LA	
50	Table Published September 1999	Openious Family	Under	Land Al Okalagbade Along AregarAbanta Road, Polic in Epe L.G.A of L.It. Having an erra of 1313 billion Science on Survey Plan No. 81A-2579/2015/2018A.	00842

333		-	ACTIVE OF VICTOR	10	FLE
-	MR. CLALERAN GEORGE ALADESLING & MR. CLAVIDALE DAYD ALACESLING	MANUEL V HAVEN Mr. Laurence Durcky Chalanteeur Frederich	Devinency	DESCRIPTION AND LOCATION OF PROPERTY LANGUAGE Furnit According Birnet, lakes Calus in planning in, out of Life. Having an area of 800 ACCORD Shows an Europe Furnit According to Social Control Control 800 ACCORD Shows an Europe Furnit in ACCORD 1000004.	154
-	No. 137, Joseph Street, Mrad Chillips, Bodyn, U.S.	Ajaguna Family	Dev	Lated Altern Trans Street, Arrange in America S C A. of LTS, Having are alread of 202 (60) hrs. Editorer, on	184
*		Prince Chebran	Union	Buryan Ran No. ARGONOMICS AND STREET THE STREET STATE OF STREET AND ARGUST PROVING AND ARGUST ARGUST AND ARGUS	664
3		Animanha.H	The same of	3634 (1907) Shows on Burvey Plan No. LAN 2019/30/17/125/LA	Obs
4	HIS REPUBLISHED FAMILIES OF STREET STORE SECOND LIST SHAPE STORE S	Jacobighe Uleers Family Joseph Oladipupa	Čer.	53' 548e* Shown on Survey Plan No. SAT/980903929 N.A.	-
1	SER AMUSAN CLUMEN ASSESSED	David	Day	Land Al Aprecia Street, Of Iganto Road, Nature in Astronia L-GA of Life. Having an area of 121 8746-7. Depart on Survey Plan No. 8(0)45558015A/00/69EA.	CB4
	BIR AMUSAN DURANDE ADREAMS 18 Aprole Date Steel Alegaride Belle, US MR ADEMIAN MUDDEN ADERAND	David Dijar Chu (Dine Magbo) Descendant Family Orangemegan	370	Land Along Codess Auction Read, Che Dia-One, Surpour in Secretaria, G.A. of Life. Henry an area of 1347-35 and other property and accordance.	004
7	THERE OF MANUAL MOURDONA ADE TUNA	Oraniamegan Christiamy Family Mr. Batan Alpotrajana	Linder	Land Along Juaneana Aleys Cirect, Audobo Estate, Igongton, Reproducts Monodult, G.A. of L/S. Having an	684
	ID Adequiry from Non Foto LCD MR UCCOCCO EMERA VERNATURE		Under	Land Along Beach Fined, Eastering, Institute, Reports In Bottom L.C.A. of L.C. Heaving on present	CRE
1	Service Control of the Control of th	Odu-Back & Alimentys	Under	664 63/for Sheete on Carrey Plan No. FOM ARCHITOSYS COLUMN Extent. Che-Afa, lack in Onlogicalist.	- 001
	He J. Administ Discrepts for Service Force From Print Cornel Code AKANIMO	Family Igure Payel Family	Dev.	LOANILE HAVED BY AND A SEC COMP STOWN ON SURVEY PRO NO. LAAVISO YOU WILL	864
13		Assau Family	Des	Since of 401 MSSent Delevis on Survey Plan No. ACCUTEST 915-70191.A	-
41	INIC COSTONIES BENEDICTA ANALYSI CHEMICATORS 12 Craman Adapte Steel, Con. Alta Indio, LIS LIK. 1.JAS PERIS	Estatura Factor	Gas	Land At No. 13, Channolson Adequate Street, Clien At in Colonia State L. C. A. of U.S. Having on area of 506 535m ² Sharen on Survey, Proc. LATS, A428020235038	666
12	MR. TUMB PERSON No. 27A, Agree Street, Charuba, Rotur, L/S. MR. ADDIDANCIA GLAMPISMALU GLORETANI		3550	Land Along Agers Street, Chandle, Via Notice in Alonsolio L.G.A of L.G. Having an area of 200 E22m ³ . Element in Secret Film No. Biocompanioscopics (200 A)	06)
33	MR. ADDIANOLA GLANDISHALU CLONE TUVI SE SNISL Answelmen Street, Glaspada Phase Z Eniste, Glaspada.	Creative treagment on Limited	Des	and stopp cannot have been as the control of the co	G:
14	St thritis Antonineum Street, Chapeda Phose 2 Palate, Chapeda Streets, L.G. L.S. AL HALL TRANSLOCKIN ACEMICA No. 18, Adjust V.S. Adjentola Street, Shoupe (partys, th. – Cho, L/G. No. 18, Adjust V.S. Adjentola Street, Shoupe (partys, th. – Cho, L/G.	-Clayledia Pt do Family	Undev.	Land Appro Applications, Carrier Referent Street, for in Bala - (any L.G.A. of Ltt. Horney an error of	639
15	ALPALY YEAR SANDLOCKY ADENCIA No. 28. About Y.S. Adencia Greek Treupe (anyo, its - Cho, LVE ANDETEU-E CANITY 15. Rafty Among Direct, CE Apply Street, Analo She: Mop.	Secule Family	Under	Card Along Alabamach, Gerrys Balloyn Street, Iyi in Balla — (aye L.G.A.d) US. Having an erra of 199 (354) Show an Street Film No. ALUTE (1992) SUSSEA. Land Along Gg, Street, Of Surviva Ogundosic Stock. Alburrys, Bellon in Almoreia L.G.A. of L12 Hong on erra of 26 (35 of 192 Julyan of Surviva Plan Ro. AAAA/807014000014.)	58
	Aborate langer	Ma Chance Name	Undo	Thing in the of 345,76 felt Shawn or Savey Plan No. AAA-400-771-400-00-A	
**	ISSNY AGRICES CLUBER! Blook 17, Rod 90, 92, by Old Bage Steen, Off Boroda' Sode Rosel, Bloods US AGRICAN CLEMENT ADETONA.	Min. Fireres Bois; Moslie	Unites	Long Dr. Ip-Chi Elega Family Long, Elega Turer, Off Brownia: Ipole Road in Suprella L.G.A.of (JS Harving in area of 618 (81or), Supers on Survey Plan No. ESL/1805/2020/013/LA	6
17	HIR GOUNDAWA CLEMENT ADETONA	Beingun Family	Under	Land On Balogus Ferriry Land. Along Adepart's Adelegen Street, Cestre III Roscolu L.C.A. et al.	08
18	No. 6, Sales Street, Beans, Borotte, L/6	Solomon Oke	Under	Land On Biologus Faretry (and, Along Addoord) Adelegen (Street, Destine is Stonley L. G.A. of U.Q. Harring on may of 316 didnet. Shows on Survey Fine the ISCOCT (CSS) of Montage (A.A. of U.Q. Harring on may of 154 didnet. Shows (and u.g. harring of 154 didnet.) C.A. of U.G. Harring on may of 154 didnet. Shows on Syrvey Fine the (J.A.) of U.G. Harring of U.G. A. of U.G. Harring on may of 154 didnet. Shows (A.A. of U.G. Harring on may of 154 didnet.) C.A. of U.G. Harring on may of 154 didnet.	100
19	41 Issue Read Decis Robels L/S MR. USSY OWNLOSE KAGSERY	Matabatu Femire	Moder	534 545m² Drown on Survey Flori No. LAVISHISCOTIFICS*	Ca
1770	No. 1, lan Cross Of Oganytria Street, Matouru, Censel, L/E. DHEF LIVINGS CHILKINGS CLERU	Otto Foval Falsis	-	Land All No. 22A, Chulada Sireel, Mathabay in Cohort, Iselo L. G.A of US. Henry on area of 283 60 mJ Shoot on Europe Parkle, 185/0155/05/22/A.A.	08
20	S1. Papase Street, Sharnes, LS		Under	Land At Some Way, Elected Martin in Lagra Manieral L.G.A. of L.G. Having an eres of 25th Filand. Shown on Survey Plan No. 1813 40044100000000 A.	- 00
21	51. Papasse Street, Standau, LDS MT DAVID ALEWOLE ADEYEYE & 1975, GRACE ADEPLIANE ADEYEYE ADERSENS Street, Mile 57, King & Adea, LDS	Adequation Family	Under	Common Co	100
22	24 Federe Street, Mile 12 Kins, Agéryi Litt CLUSCHA COLUMNIO ACRESANTA ST. ASSAS COLUMNIO ACRESANTA	Fagbia Family	United	LANG Allery Prophet Austria Street, Sabert Cohon Town in Alemenha L. G.A. of J. G. Hanne et al.	-
23	35. Adeala Chesleye Street, Ishari Dahun, US CURSUTU BUSOLA MULICAT	Absenia Family	Under	698 T28er* Shown on Survey Plan No. AAR/22/5/17C/09224_A	1.
34	16. Fole Ogundipe Street, Apac Estate, Socie, L/S MRS. DOCAS TOPURSH ADESANTA	Fagilia Faculty	1996	Lend Along Little Estateshie Close, Off Africa Alliners Street, Itazo Stragada in Surreit, L.Q.A. of L.t Hering an area of 330 925ml, Shown on Survey Plan Re. V1/73516C0605257A.A.	00
200	ASS, Advisor Torrings Street, Marri-Owley, LIS ASSAME HOLAMOUS ASSESS		1000	Land Along Aceds Chology Steed, Off Agestionabi Street, Innet - Cohun in Alongano L.G.A. of L.G. Harring an area of Tol Cross- Engage Steep No. AARCHOOLIGE CONCESS &	a
B	S. MARIE HOLANGUE AZEZZ	Irrokus Fandy	Under	Land At tracker Wileya via Drato L.C.D.A. Along Alya Read in Spe L.C.A. of U.S. Having at large of	G
26	B. Alandi Arese Cicos. Alstures hows, there-Labri, LCS MS ZARAMS (1994)	Allery & Odusbore Charleston Families	Under	Land at 15A, Alcheurer Str. Of Isole Read, Museum in Museum LSLA of L/S. Having an area of	10
27	PR 18, BB, 20, Isheri North GRA, Kosole, LIS MH, KAZYEN AZIGOLIN NAME	Mr. Adeota Adeleje	Under	280 760mV Shows on Survey Plan No. GPEACHARCH20022ALA Land Along Death/ Asharta Road. Acharta Cluster in Surrect: E. G.A. of L.E. Heving on size of	-
28	15, Ayerosdep Street, Book, Kale, U.S. MR. RAZBEN ADVOCUS KARO	Science Family	Under	664 658m Reserve on Survey Plan No. KSKS2848/NGSSSA.A	
26	10. Ayerhaden Street, Block Kodu L/S Mill KAZESHI ARECCUN RABO	Mr. Lovestey Grumov	History	Yawing an area of 569 73 hor? Shown on Suprey Flan No. JAAV1816/012/2020[A	-01
	10, Ayansaden Street, Bool, Hatu, US		1000	Storeds Consent Decompose Family Land, No. 53, Orda Rosed Ayrica Triudo 50, Iglangtic Town II. Storeds L.C.A. of L/S. Having an area of 1215.025m ² , Shown on Survey Plan No.	6
30	ADEVIDIR ADEVINICA BASATUREN 3. Ajoka Chronidossu Giose, Of Wilde Fessee, Ohn-Ohn Gree, Bronde, L.O.	Efundana Sikasiki Tukuru Paediy	Under	Hering an issue of title, 500-07. Shown on Burkey Paris No. AND HIS SCHOOLSCAL. All And Alley Project Angeles States, March Collect. There is Nevertheles. C. A. of U.S. History are man of 588-7 Paris - Street, in pharty Paris No. AND SCHOOLSCAL. AND THE PROJECT OF THE SCHOOLSCAL AND SCHOOLSCAL COLLECT. Linking is made of 301-500-07. Special on Schoolscal And The SCHOOLSCAL COLLECT. Linking is made of 301-500-07. Special on Schoolscal Collect. Linking is made of 301-500-07. Special on Schoolscal Collect. Linking is made of 301-500-07. Special collect. Linking is made of 401-500-07. Special collect. Linking is m	0
81	BETAN GROUP DE COMPANIES	Foreters Favory	Under	Land At Fountage Village via Comin Sature Trees in Front Co. 8 of Life House, an usual of SM 150	-
33	25, Atta Legh, Off Adminish way Lebbi I, LTs	James Minwands	Dev	Hortzee (ISA 708 Aures) Shows on Survey Plan No. FL/34-8201/25/000224.A	1 "
30	TN, Older Oddaru Street Of Doubles Str. Bale Statutes, US. ALHALA MORUMOH BUNKOLE	Family Otos tanely	Dev	Cand Along Orreston Smeet, Iverya in Lague Mannava'll, G.A. of L/E. Having an ones of 577 455m ⁻¹ . Sheen an Sanwy Plan No. RECOMMEDISCOSTINA	0
752	11, Briddeld Steet, Chule Hetta, L/S			Land Along Brooked Road, Elevis Mets in Lagras Maintand LLSLA of L/S. Having an eres of 300,500m, Shore on Europy Plan No. SECV NAVA-Model No. A.	0
54	11, broaded Street, Chale Hells, L/S. N. OLUMBIAN COLUMNATION & MICH. CLARK BLOCK STANDARD No. No. County of Chale County Board Schools L/S. No. No. County of Chale County Board Schools L/S.	Chief Aminu Agledayi Famile	Dev	Land At No SO Beneather Street, Cff Assessme Read, Ephodo in Alimosto L.G.A of Life. Howing as	0
35	No. 30, December Street, CH Alarmonia Road, Egherin, LFE GAYERA CHURWU INCHAEL LEECHLANNU	Family Mr. Hillery Secure	Under	Land Rung Street Opening Reset, Faghtle Phase III, Jaguin Iv. Allemakis L.G.A of U.S. Having at was of	
30	MR. JOHN SESSI OLDLO	Cluss Chafaires	Pully Day.	BMC386e*, Sharen on Survey Fron No. LAAGSSTGDTBCBBS 105A.A Land Along Years Createst Off Yahasa Link, Wilmen Floot in Alexand-departs of 17 A of 17 in con-	1.
M.	No. 1, Drange Steet, Clea-Ma, L/D MR. John SESS OD, DO. MR. Tank Creater Of Yahiya Line, Were Osol, Ajeon-Hoodin J.G.A. JO. MR. BINKON OSAJALU DODEDUR	Family	Di celli	And of Enterly Week to (ACC) Track to the Color of the Color of Life. Having an area of 18% (c) before 18% to the Color of Life. ACC ACT LIFE, Having an area of 18% (c) before 18% to the Color of Life. ACC ACC LIFE.	1,
37	MIC BENSON CRASH U LOURDA	Aire Arspe Chescie	Under	Land Along Clavelott fron Close, Off Clid Akuta Rined, Hear für Station in Bako-Qarye L. C.A. of L/S.	-
50	No. 3, See Gloss, Obserbis, St. U.S. SALANO TUANI OSLA	Fundy Erstern/Area Family	Day	Having an eres of 605 STBM*, Shown on Survey Plan No. OLAH ESSESSIONS STB. A. Land Along Heate Road, Series in Remote L.G.A. of L.S. Having an eres of 212 Series of 212 Series.	1,
36	DR. ANIMAN STREET INSURE SCHOOLS ALLES & MASS. ADELIES	Areoye Family	Undey	Bursey Phin No. ACRUS 61000(0)+60.4. Land Along Ocea Close. Aleganie in Beledijskys L. G.A. of LtD. Historing on area of 1900, February Elevanors.	
	CLANREWAJU GRACII		1		
60	No. 3, Opine Close, off Segun Artetite Ris, Ajegunta, Telor-Selye, L/S. MRS VICTORIA CANONICAE ALART ADELERMI	Ogun Otoko Descendent Family	Under	Land At No. 7 Oletanboson Street, Matricks in Cahadaleade- L.C.A. of U.S. Hosing an area of	-
41	No. 13, Oburade Street, Afterlegan/Cherty Asia, Oxford L/S MR HJ 09U LOUIS	Lave Owner Radels	Day	Land At No. 7 Observational Growt, Mathidas in Connecticute, L.G.A. of LIS, Neuring on price of 54 Months (Section 1) Strong Fine No. ARCOLD AT HEXPORTAGE OF CONTROL AT HE	1.
43	R, Capie Pleat, Sorotti, L/D	Family Alaba and Taiws	Under	Hand, terrors in Reports L.G.A. of L.C. Having an alea of 1048,530mf. Shown on Survey Plan No. 9/24/304/016/2002 LA	F
42	MRE. INDOLFF ABOLUTEN Block 173, Flat 5, LSDPC, Medium Housing Exists. Phese Nr. (Mys.	Payard Sdu Family		Level O'e Lone Owners Reside Family Level, Along Gaudatu Alabaki Oyenings Blank, O'f Sagare, Rank, Berrick Horston, L. O.A. Chi Heining an alaba of Soulk Solini, Shoek on Survey Plan No. 5004/S007660300011. Level Along Serve Oye Street, Alagbook in Balso — Jalye L. CS.A. of Lift. Reving an one of 601, 91 feet. Shreen on Survey Plan No. SABO4128000014.A	0
49	MR. CRI ANTHONY CHIEUZOR	Str. Antre Aderson	Under	Land Along Che Lafeef Adams Close, Within Clos Later Exists. Foro, Agoge in Agree 1. C. A. of Life	-
44	11, Clariela Sireat, Dapario, L/S MRS. CATHERINE FUNISCICIA ADENIYI	Oloranda Alha) Yurus Manda	Under	Land Al No. 13 & 15, July Street, Of Alakegur Street, Charles Debook in Debooks	-
45	42, Victor Lanne SP, Mahasu, Parabre Bus Stop, Oshod, L/S SEMARSH NORGO BELIMBE	Stociohan Level Yuguf Armenio Family	Under	Land Riving Olds Later Adorsu Close, Within Olds Later Exhibit, Nors, Apple In Agree L. G.A. of L.S. Frening an exist of Ort. Submit on Sorrey Paul by L.M. (1900-00006). Land of this is S. S. (A.M. (1900-000). Of Manager Store, Chemy of Protein in Christoph and L. G.A. of L.S. Manager area of 1611-1614 of Later on Octory Paul by L. (A.M. (1900-000010). Manager area of 1611-1614 of Later on Octory Paul by L. (A.M. (1900-000010). S. D. (1900-0000000). And L. (1900-000000000). S. D. (1900-0000000000000000000000000000000000	0
553	BENJAMIN NONICO ERSLAMBE 8. Alyetiro Stose, Off Charles Sifting, Alaka, Barlya, LIS WILLIFERO EXTENSIVAE COSIGA		Under	532 708m ² Shown on Survey Plan Ne Califologic Science (A. A. of U.S. Having an area of	
46	MY INCPRES SCRIPTURE COSCA.	Mr. John Uterwen		Land At Chatterior Ships Great, Cif Fajatos Read, Fagitis States in Almostro L.C.A of Life Having at sees of \$79,255mf, Shows on Survey Plan No. \$77,150,000 at 1,000 and 1	9 8
40	Plat S. Chayerka Amoje Street, Factole, Begun, L/S MR. ELLUAN CLALEKAN SCILARIE: No. 41, Abecidus Steet, State Mette Sast, Lagon Montend L/Sovi,	Max. Hagwi Oyerkarsols	Fully Dev.	Land A Clarimon Short Short Of Figure Free! Figure States in America's U.A. of U.S. Aming a set of CF3 250m. Short on Survey Fees No. 3711 83347 195 (2015) (2014). A Land Short Administration Color. Local States Sees I suggest Searcher L.G.A. of U.S. Having an ere of 200.010m?, Short on States Pine Fig. CCU2335/00A/2003LA.	10
	UR	Chief Joseph Advand	Fully Day	Land Alone Alberta Wood. CW Alone Co. Street Event Co.	1
40	BARK AUSTRY ARCHOS No. 36, Adjac Way, Adjorde Town Ajumon, Lague	Chief Joseph Adeyens Otelani		Land Along Albada Street, Off Alete Che Ottock, journage in Nationage L.O.A of L.O. Nating as assess 45th 47th- There are favory Plan No. BAN175509 (Sport LA. L. Land Along) bus Mast, Auges in Algoritic Che. Land Along) bus Mast, Auges in Algoritic Che. Nationage on an of 650 0000-7, bistope on Distreet Plan No. CAL175097055 (St.A. Land Along) bus The Check (Sport Check	1
43	NR. CUURWU CRECHURINU COSMAS	Contraction	Gredev .	Land Atong (page Road, Agogo in Agogo L.G.A of Life, Having an area of 655 092m ² , Stepan on Survey Flan No. GA1259/SR2513.A	1
50	BANK, AUSTYN AUCH, 10. 26, Alley W., Alberte Treen Ajunes, Legae 100. CULWAN CHIZON, RING DOBBAG 100. CULWAN CHIZON, RING DOBBAG 100. Incen Food Ages, Legae ANA CULWAN CHIZON, ANA COMPANION NA S. Hopps, Annas, O. H.	Oguntaro and Summoru Akarino	Undev	Land Along Stor Cred Street, Disc - Options, Cff Ago Palene Way, Ocota in Dehod - Isolo L G.A.cf L/G. Having on sone of IAG 619x7, Shown on Survey Plan No. OLA 1800 Instruction to A	1
अ	OLIGINAL STATE OF CONTRACTOR	Mr. Wale Adenaya & Mr. Shade Adekaya	Under	Land Along Till Lases Steel, Wells, Inaredu in Record L. G. A of L.G. Heving an eres of 44T 200s- Shown on Survey Plan Inc. GPU2094875322222.	١,
to.	5. Clothade Comerce Brest, Off Yakoye Road, Ayason - Alaphore,		1	Shown on Survey Plan No. CPC/0846/03/2822/LA	1
-81		Orange Family ;	Des	Land At No. 1 Adeorysic Greek, Off Ring Road, Moyele, Eige in Eige L.G.A of L/E. Having as also of SE2 34961, Shapet on Survey Flag No. CHARGE STREET, STREET	1
52	Ho. 1. Acknowle Street, OF Fing Road Mojods, Epe, L/S ENS, MERCY HARSIEN	Mr. Lenre Rinheed	Day	LaNd At No. 10, Mustopha Hassan Street, Off Charleys Street, Atmotype Abus-Egba to Raio bays	H
750	Ha 10, Managla Harasse Str. Off Odanayo Str. Avendaya, Albie-Eghe, US First GLUSOTUM PATRICK OLDGSON	Ruseman Apata Family	Under	Land All No. 1 Action pip Circuit. Off Ring State. Mopale, Ether in Eye L.G.A. of LVE. Having an area of all above. In these on the view years to Cold (1995) (1995	1 9
44					100
53 M	No. 150 Seedus Arenau Magharo, Oyun Bale. 2000FFALABERS COOPERATIVE MULTIPUSPOSE SOCIETY AT Swap Ad, 161 MFP Earline Shopping Camprex, Andrew Adecaye. 2000p. Ledwidge Expensionay, Ledw. LOS.	Ore Hopel Family	100	Having an area of 000 350m ³ . Shown on Survey Plan No. RECOMMANTGODELA Land On One Community Estate Land, One Village, Off (plass Obse-1)ps Supressary, Iniques, Spe in Epe L. C.A. of U.S., Having an one of 40,118 345m ³ (a 314m) (Soven on Survey Plan No. COMMUNICATION OCCUPA.)	380

Rental: Office on rent for income



Operations

- Registered Office: Shop A-161 HFP Eastline Shopping Complex at Abraham Adesanya, Lekki, Lagos.
- Operating from Virtual Locations:
 - 8am to 5pm (Mondays to Fridays)
 - 9am to 3pm (Saturdays)
- Leveraging technology for ICT, Meeting & catering to the worldwide needs of its members
- Meetings:
 - Every 3rd Sunday at 2.00pm via Zoom
- •Tel: 09036038123
- Email: info@coopitalcooperative.org

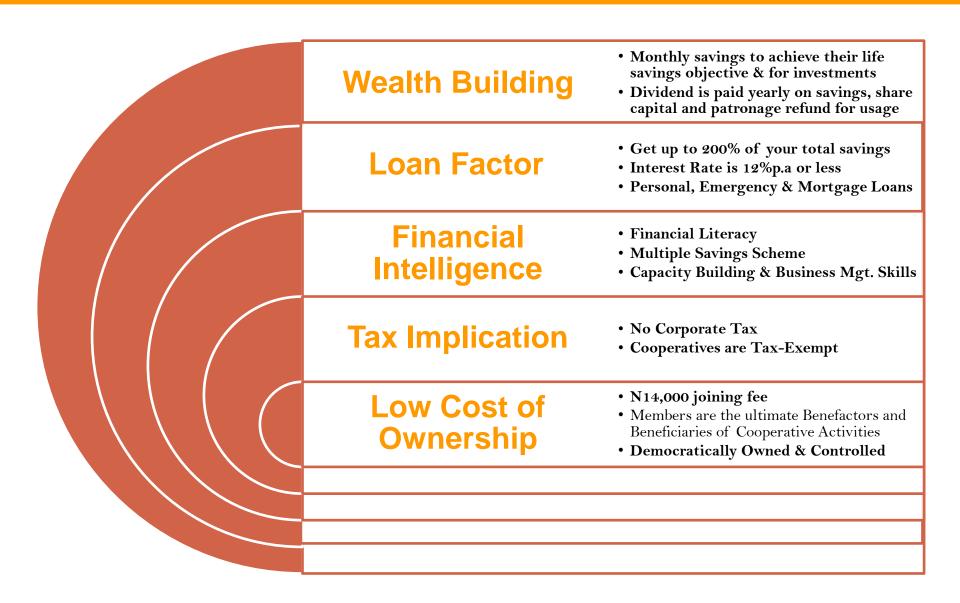
Why Join Coopital C.M.S. Limited

- 1. Co-ownership: Become a part owner of an affordable and sustainable global business
- 2. Wealth Building: Monthly savings and share capital helps you achieve your life savings objectives
- **3.** Loan Factor: Get up to 200% of your compulsory savings in loans (T&C applies) at low interest rate
- **4.** Housing & Mortgage Scheme: Cooperative Housing, Social Housing and Mortgage loan to members
- **5.** Dividend: Returns are paid on patronage, usage and contributions at the end of each financial year
- **6.** Synergy: The power of numbers (combined financial resources) is used to take-on huge projects
- 7. Low Cost of Operations: This translates to viability

Coopital Cooperative Advantage

- **1.** Disciplined Savings Habit: inculcate into members the habit of saving a portion of every income earned
- 2. Tax Implication: cooperatives are tax-exempt
- 3. Training & Capital Building: regular trainings
- **4.** Democratic Control: Collective approach to management of resources and aspirations
- **5.** Access to low interest loans: our loans are currently prices at 10%p.a (i.e 0.83% per month)
- **6.** Stability: membership of our society creates a sense of security and preparedness for the future
- 7. Sustained ROI: Returns on Investment outperforms many industry average

Benefits



Requirements for Membership

- 1. Age: must be 18 years and above
- 2. Employed: Employee or Self-Employee
- 3. Character: must be of sound mind and honest
- **4. Identity**: proof of identity and address backed by government issued documents
- 5. Joining Fee: N14,000 (see breakdown below)
 - a. Registration: N4,000 (one-off)
 - b. Monthly Due: N1,000
 - c. Monthly Savings: N5,000 (minimum)
 - d. Monthly Share capital: N4,000 (minimum)

Subsequent Monthly Financial - Obligations for Membership

1. Compulsory Monthly Contribution:

- a. Monthly Savings: N5,000 (minimum)
- b. Monthly Due: N1,000
- c. Monthly Share Capital: N4,000 (minimum)

TOTAL MONTHLY CONT. - N10,000.00

- **2.** Loan Repayment (if applicable)
- 3. Any other Contribution (if applicable)
 - a. Fine for Missing Meeting: N,1000 (per meeting missed)

Rules for Membership Performance

1. Compulsory Monthly Contribution:

- a. Paying of Monthly Contribution is mandatory
- b. Default on payment of Monthly Contribution of more than six (6) months is sufficient ground for termination of membership

2. Attending Online Monthly Meeting:

- a. Members are expected to attend all meetings
- b. Absenteeism without prior notice attracts a fine of N1,000 per meeting missed

3. Membership Withdrawal:

- a. A Membership Withdrawal Fee of **N10,000** applies
- b. Withdrawal shall be by one Month's Notice

N/B: Please refer to relevant sections of our Coop Byelaws and FAQs for additional information.

Training & Personal Development

- Members must be commitment to continuous training and personal development
- The fifth (5th) of the 7 Principles of Cooperatives is Education, training and information. As a result, all members must commit to continuous training and personal development by doing the following:

1. Coopital CMS Coop Byelaws Assessment:

- a. Take our Coopital CMS Byelaws Assessment 1
- b. Take our Coopital CMS Byelaws Assessment 2, subject to obtaining a 50% pass score in Coopital CMS Byelaws Assessment 1

2. Cooperative College and Ibeju-Lekki Coop. Area Office Trainings:

a. Offer to attend any of sponsored trainings when announced from time to time

3. Annual Cooperative Retreats/ Conference:

a. Ready to represent Coopital CMS at Conferences & Seminars

Our Cooperators at a Training

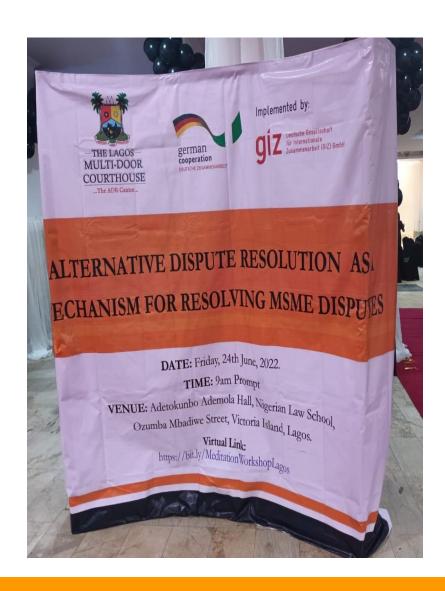








The President at a Training





Loan Requirements (Personal Loan)

1. Eligibility:

- a. Must have been a member for at least 6 months
- b. Must have made 6 months consecutive monthly contributions

2. Requirements:

- a. Loan Application Letter addressed to the President stating the loan amount, duration and purpose, and signed
- b. Loan Application Fee of N2,000
- c. Completion of the following forms
 - i. Loan Application Form
 - ii. Loan Agreement Form
 - iii. Dud Cheque Indemnity Form
 - iv. Loan Guarantor Forms to be signed by respective guarantors (at least two) except for self-guaranteed loans
- d. If loan is approved accept and sign the Loan Offer Letter
- e. Submit Monthly Postdated Cheques to cover monthly repayments for the entire duration of the loan
- f. Insurance Premium of 1% of Loan Amount
- g. Repay the loan monthly without defaulting until loan is fully repaid
- h. Interest Rate: 6% (3mths), 8% (6mths) and 10% (12mths)

Loan Requirements (Asset Backed)

1. Eligibility:

- a. Must have been a member for at least 6 months
- b. Must have made 6 months consecutive monthly contributions
- c. Must have completed payment for land in Coopital Palm Estate, Special Savings, Coopital CMS Real Estate YieldMax or Investment with Coopital CMS
- d. Loan of not more than 80% of the approved value of the land

2. Requirements:

- a. Loan Application Letter addressed to the President stating the loan amount, duration and purpose, and signed
- b. Loan Application Fee of N2,000
- c. Completion of the following forms
 - i. Loan Application Form
 - ii. Loan Agreement Form
 - iii. Sign-off Letter of Set-off of land to repay loan in the event of default
- d. Insurance Premium of 1% of Loan Amount
- e. Repay the loan monthly without a history of default until loan is fully repaid to build a sound credit history for repeat business
- f. Interest Rate: 10%p.a
- g. Default Penal Charge: 2% of loan balance for each month of default
- h. Collateral: Title to Land in Coopital Palm Estate, Investment in Coopital, Target Savings etc

What We Do With Members' Compulsory Contributions

Contribution	Uses	Outcome
Share Capital	For investments e.g in Fixed Assets, Real Estate, Money, Capital Market Instruments, Set-up of New Ventures	The society earns Rental Income, Capital Gain, Interest Income, Capital Appreciation, Equity, Profit
Savings	For on-lending to members as loans	The society earns Interest Income
Dues	To fund Society's operational expenses	The society is able to expand operationally

Possible Areas of Partnership with Employer Organizations and Groups

- 1. Cooperative Membership: this is an opportunity for employees of organizations and members of groups to join
- 2. Super-Agent/ Super-Consultant: we are open to exploring franchise or dealership relationship with large corporates
- **3.** Financing: as a cooperative, our byelaws allows us to obtain capital from outside sources like donations/grants and loan from bank to provide Mortgage facilities to our members
- **4. Education and Training:** we offer trainings and capacity building seminars on finance, financial intelligence and business management
- **5.** Consumer Goods: we offer consumer goods and commodities to our members at discounted prices

Community Structure Vs. Work Structure Cooperative

Variables	Community-Based Cooperative	Work-Based Cooperative	
Membership/ Ownership	Employees & Non-Employees	Employees Only	
Expertise	Members are from more diverse professions across industries	Members' profession not as diversed	
Scale	Fast Go-to-Market, Larger Resources & Membership	Will require a lot more resources per member	
Efficiency	More Efficient & Structured	Less Efficient as task may clash with employee's job	
Ownership	Every Member	Employees Only	
Network	Greater Opportunities	Limited to employees of same organization	
Risk/ Liability	More dispersed	Concentrated on Employee/ Employer	

Video & Further Enquiries

Visit our website

https://coopitalcooperative.org

Or

Send us an email -

info@coopitalcooperative.org

Or



+234 903 603 8123

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Thank you

For Enquiries:

The President, Coopital (Lekki) Cooperative Multipurpose Society Ltd.,