



HOW IT WORKS



**RICHVISION
MULTIPURPOSE
COOPERATIVE
SOCIETY**

Enriching Lives and Empowering Visions



HOW IT WORKS

Your Money Is In Your Network

Your Network equals your Net worth; this is exactly the case with Richvision Cooperative Society. You may not have all the money but you have the people who believe in you.

Which is More Easier ?

A bank loan of **N500,000.00** i.e **\$1,000** and pay back through your nose or
Join a global cooperative with just **N2,500** i.e. **\$5** with a monthly contribution of your choice,
that will grant you an interest free loan and allows Your network to pay back the loan without
struggle?

Your network to pay back the loan without struggle?



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HOW IT WORKS

For every contribution made, 80% is credited to your wallet as your monthly savings. The balance of 20% is considered as your contribution to the leverage pool. Your contribution to the leverage pool enables you to earn a commission withdrawable every month. The leverage pool creates an avenue for interest free loans to be made available for all qualified members and provides repayment for such loans, making the repayment of loans seamless and without stress. You also have a commission wallet, where all accrued income is credited.

The cooperative rewards you up to the 4th level for every new member of the cooperative that joins through your link.

***Your monthly contribution should be paid on or before 30th of the month.
Contributions can not be made for a past month.***



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HOW IT WORKS

DO YOU NEED A LOAN?

To be eligible for loan at any level, you must have registered at least 5 persons at the Platinum level and at least 10 persons at the other levels in the cooperative who are active, (i.e paying their monthly contribution).

There are 4 contribution packages that you can start from or upgrade to

- 1. Alpha - N5,000 (\$10)**
- 2. Bravo - N10,000 (\$20)**
- 3. Delta - N25,000 (\$50)**
- 4. Roger - N50,000 (\$100)**



**BONUSES,
INCENTIVES AND
RESIDUAL
INCOME**



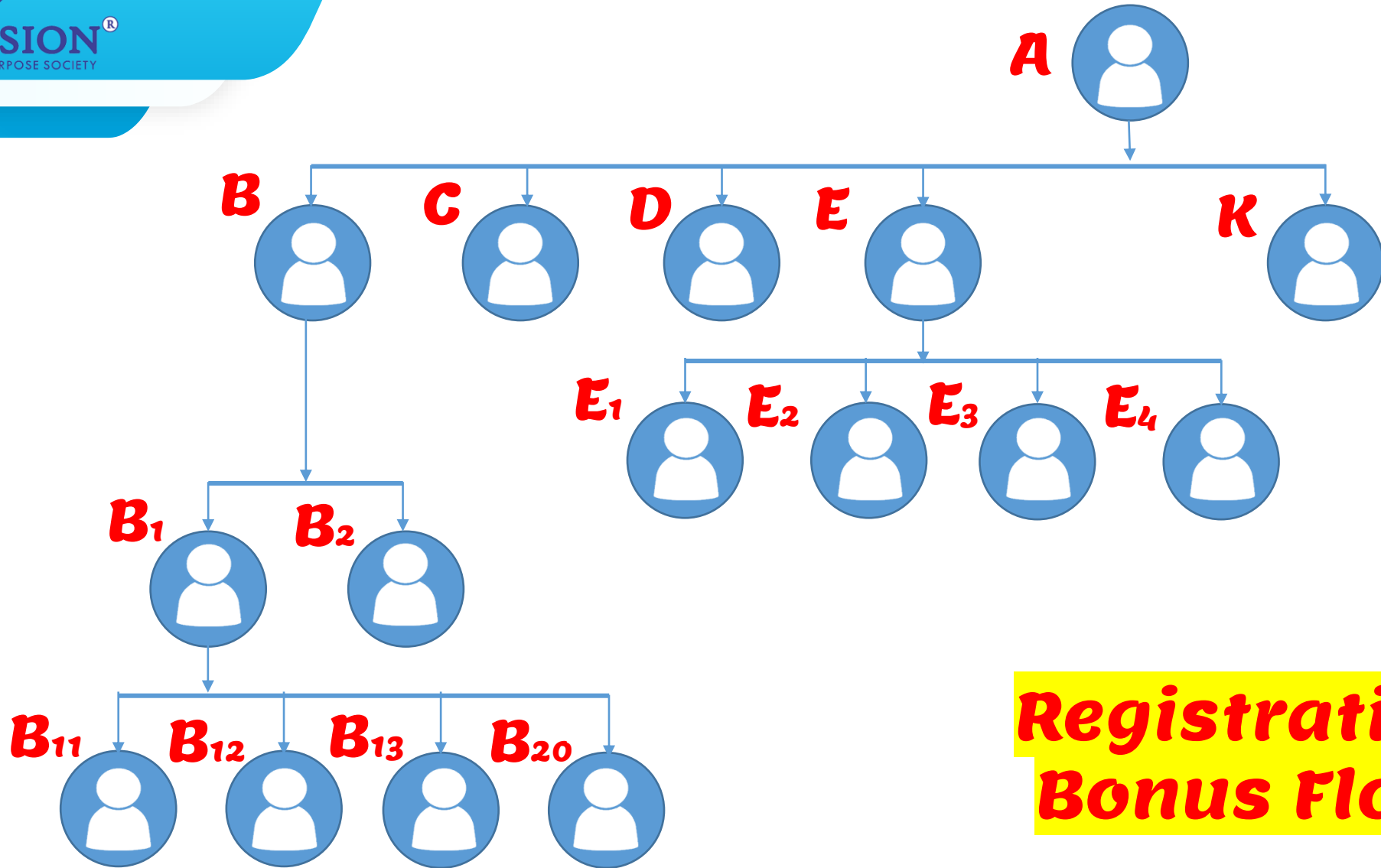
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BONUSES, INCENTIVES & RESIDUAL INCOME



**Registration
Bonus Flow**



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BONUSES, INCENTIVES & RESIDUAL INCOME

Member Acquisition Bonus

For immediate one time compensation,
For every one that uses your link to signup into the Richvision Cooperative, you earn a onetime bonus of **N300/ 60** cents no matter where they fall on the matrix.

For every member brought into the cooperative by your first generation, you get a **N300 /60** cents bonus.

For members brought in by your 2nd generation, you earn **N400/80cents**

And for members brought in by your 3rd generation you earn **N400/80cents** .
For this you can earn any amount between **N3,000 /\$6 to N4.4 million/ \$8,800**



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BONUSES, INCENTIVES & RESIDUAL INCOME

Member Acquisition Bonus

LEVELS	MEMBERS PER LEVELS	RATE EARNINGS PER LEVEL =N=	EARNINGS PER LEVEL =N=	CUMMULATIVE EARNINGS =N=/\$*
LEVEL 1	10	300	3,000	N3,000 (\$6)
LEVEL 2	100	300	30,000	N33,000 (\$66)
LEVEL 3	1,000	400	400,000	N433,000 (\$866)
LEVEL 4	10,000	400	4,000,000	N4,433,000 (\$8,866)

NB: COMMISSION ON REGISTRATION IS EARNED ONCE BUT OCCURS AT ANYTIME REGISTRATION IS DONE WITHIN THE LEVELS



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BONUSES, INCENTIVES & RESIDUAL INCOME

Team Leverage Bonus

To be eligible for loan at any level, you must have registered at least 5 This is the most important source of monthly income earned by members of Richvision Cooperative. Provided you are active:

With consistent monthly contribution from you and the people in your team, your income will ever be increasing.

If majority of your team do the **N5000 / \$10** monthly contribution, you will have a monthly steady income of **N2000 / \$4 to N2.2m / \$4,400**

If majority of your team do the **N10,000 / \$20** monthly contribution, you and your team will earn **between N4000 / \$8 – N4.4m / \$8,800** monthly



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BONUSES, INCENTIVES & RESIDUAL INCOME

Team Leverage Bonus

If majority of your team do the **N25,000 / \$50** monthly contribution, you and your team will earn between **N10,000 / \$20 – N11.1m / \$22,200** monthly.

Finally,

If majority of your team do the **N50,000 / \$100** monthly contribution, you and your team will earn between **N20,000 / \$40 – N22.2m / \$44,000** monthly

This is an income you can independently create for yourself and your loved ones.



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BONUSES, INCENTIVES & RESIDUAL INCOME

Participation Bonus

With consistent monthly contribution from you and the people in your team, your income will look something like this for as long as you are an active member of the cooperative with 5 active personal sponsors.



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BONUSES, INCENTIVES & RESIDUAL INCOME

Participation Bonus

MEMBERS CONTRIBUTING **N5,000 (\$10*)**

Members Per Levels	Total Monthly Earnings On Members IN NAIRA	Total Monthly Earnings On Members In DOLLARS
1 - 10	N 200 - N 2,000	\$ 4
11 - 100	N 2,200 - N 22,000	\$ 44
101 - 1,000	N 22,200 - N 222,000	\$ 444
1,001 - 10,000	N 222,200 - N 2.222M	\$ 4,440

* Values are based on the current exchange rate ruling at the time of payments



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BONUSES, INCENTIVES & RESIDUAL INCOME

Participation Bonus

MEMBERS CONTRIBUTING **N10,000 (\$20*)**

Members Per Levels	Total Monthly Earnings On Members In NAIRA	Total Monthly Earnings On Members In DOLLARS
1 - 10	N400 - N4,000	\$ 8
11 - 100	N4,400 - N44,000	\$ 88
101 - 1,000	N44,400 - N444,000	\$ 888
1,001 - 10,000	N444,400 - N4.44m	\$ 8, 880

* Values are based on the current exchange rate ruling at the time of payments



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BONUSES, INCENTIVES & RESIDUAL INCOME

Participation Bonus

MEMBERS CONTRIBUTING **N25,000 (\$50*)**

Members Per Levels	TOTAL MONTHLY EARNINGS ON Members In NAIRA	Total Monthly Earnings On Members In DOLLARS
1 - 10	N1,000 - N10,000	\$ 20
11 - 100	N11,000 - N110,000	\$ 220
101 - 1,000	N111,000 - N1.11m	\$ 2, 220
1,001 - 10,000	N1.11m - N11.11m	\$ 22, 220

* Values are based on the current exchange rate ruling at the time of payments



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BONUSES, INCENTIVES & RESIDUAL INCOME

Participation Bonus

MEMBERS CONTRIBUTING **N50,000 (\$100*)**

Members Per Levels	Total Monthly Earnings On Members In NAIRA	Total Monthly Earnings On Members In DOLLARS
1 - 10	N2,000 - N20,000	\$ 40
11 - 100	N22,000 - N220,000	\$ 440
101 - 1,000	N222,000 - N2.22m	\$ 4,440
1,001 - 10,000	N2.22m - N22.22m	\$ 44, 440

* Values are based on the current exchange rate ruling at the time of payments



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BONUSES, INCENTIVES & RESIDUAL INCOME

Now lets talk about the Loan

Apart from promoting a savings and investment culture amongst its members, one of the benefits of a cooperative is access to finance when you need it.

Richvision cooperative loans do not need collaterals or guarantors provided you adhere to its principles.

To be eligible for loans at any level, you must have registered at least 5 persons at the Platinum level and at least 10 persons at the other levels in the cooperative who are active.



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BONUSES, INCENTIVES & RESIDUAL INCOME

Now lets talk about the Loan



There are **4** levels of loan qualification:

- ❖ **MEMBERSHIP** (Earn Reg Bonus Only)
- ❖ **PLATINUM**
- ❖ **SILVER**
- ❖ **GOLD**
- ❖ **AMBASSADOR**



BONUSES, INCENTIVES & RESIDUAL INCOME

Platinum Member Benefits and Loan Qualification

QUALIFICATIONS

- Minimum of 5 personally registered members
- 35-50 active members in your genealogy
- Must have been an active Platinum member for three consecutive months

BENEFITS

- 10% Interest on Wallet balance annually
- Monthly earnings up to N100,000/ \$200
- Access to interest free Loan within 3 months of ranking:
- Platinum 1 (N5,000/\$10 Contributor) Gets - N45,000/ \$90 Loan
- Platinum 2 (N10,000/\$20 Contributor) Gets -N90,000 /\$180 Loan
- Platinum 3 (N25,000/\$50 Contributor) Gets - N225,000/\$450 Loan
- Platinum 4 (N50,000/\$100 Contributor) Gets - N450,000/ \$900 Loan
- Also Health insurance scheme for family of six



BONUSES, INCENTIVES & RESIDUAL INCOME

Silver Member Benefits and Loan Qualification

QUALIFICATIONS

- Minimum of 10 personally registered members
- 100-200 active members in your genealogy
- Must have been an active Silver member for three consecutive months

BENEFITS

- 10% Interest on Wallet balance annually
- Monthly earnings up to N220,000/\$440
- Access to interest free loan within 3 months of ranking:
 - Silver 1 (N5,000/\$10 Contributor) Gets - N180,000/\$360 Loan
 - Silver 2 (N10,000/\$20 Contributor) Gets -N400,000/\$800 Loan
 - Silver 3 (N25,000/\$50Contributor) Gets - N843,000/\$1690 Loan
 - Silver 4 (N50,000/\$100 Contributor) Gets - N1,285,000/\$2570 Loan
- Monthly earnings up to N2m/\$4000
- Health insurance scheme for family of six
- Group life insurance of up to N1m



BONUSES, INCENTIVES & RESIDUAL INCOME

Gold Member Benefits and Loan Qualification

QUALIFICATIONS

- Minimum of 10 personally registered members
- 1,200-1,500 active members in your genealogy
- Must have been an active gold member for three consecutive months

BENEFITS

- 10% Interest on Wallet balance annually
- Monthly earnings up to N2.2m/\$4,400 per month
- Access to interest free loan within 3 months of ranking:
 - Gold 1 (N5,000/\$10 Contributor) Gets - N1,350,000 /\$2700 Loan
 - Gold 2 (N10,000/\$20 Contributor) Gets -N2,240,000/\$4480 Loan
 - Gold 3 (N25,000/\$50 Contributor) Gets - N4,875,000/\$9750 Loan
 - Gold 4 (N50,000/\$100Contributor)Gets -N7,800,000/\$15,600 Loan
- Health insurance scheme for family of six
- Group life insurance of up to N5m
- Qualifies for car benefit up to N10m/ \$20,000
- Qualifies for house ownership up to N50m/\$100,000



BONUSES, INCENTIVES & RESIDUAL INCOME

Ambassador Member Benefits and Loan Qualification

QUALIFICATIONS

- Minimum of 10 personally registered members
- 5,000 active members in your genealogy
- Must have been an active Ambassador member for three consecutive months

BENEFITS

- 10% Interest on Wallet balance annually
- Monthly earnings up to N22.2m/\$44,400
- Access to interest free loans
 - Ambassador 1 (N5,000/\$10 Contributor) Gets - N4,500,000/\$9000 Loan
 - Ambassador 2 (N10,000/\$20 Contributor) Gets-N8,000,000 /\$16,000 Loan
 - Ambassador3 (N25,000/\$50 Contributor)Gets-N18,750,000/\$37,500 Loan
 - Ambassador4 (N50,000/\$100 Contributor)Gets-N32,500,000/\$65,000 Loan
- Health insurance scheme for family of six
- Group life insurance of up to N5m
- Qualifies for car benefit up to N15m/ \$30,000
- Qualifies for house ownership up to N75m/\$150,000

- Monthly contribution qualifies a member for commissions, **NO CONTRIBUTION, NO COMMISSION.**
- A member who does not refer anyone i.e does not take part in Networking activities but makes consistent contribution is entitled to:
 - - 10% of his/her deposit as annual returns,
 - - Interest free Loan at 2 times his/her cumulative deposit within 6 months (but will need to provide two guarantors who must be active members in the cooperative)
 - - Enjoy all discounts and privileges as all other members
- More than 3 defaults in contribution in a year denies the right to 10% commission on wallet balance in the year.



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