



COOPZENOGANDÍA
solidez y futuro



Values



Commitment



Integrity



Charity



Partnership



Sensitivity



Green initiatives



Collaboration



Honesty

FINANCIAL TRAINING FUND

SAHILY RIVAS OLIVERAS & ISMAEL VELÁZQUEZ

MISSION

Provide financial tools (advice, mentoring and assistance) to LMI individuals and families for them to achieve their goals and financial independence in a responsible way.

PRODUCTS AND SERVICES

- Credit products: personal, auto, 
- Savings account
- Insurance Department:  and 
-   

FACTS

- Founded in August 1955 in the residential housing project Dr. Manuel Zeno Gandía in Arecibo
- We are certified as a CDFI
- We have 23,537 members



Gender Segmentation



FEMALE



MALE

Age Segmentation



0 – 35 YEARS



36 – 55 YEARS



56 YEARS OR OLDER



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OUR INSPIRATION

VILLA DE LAS FLORES CONDOMINIUM RESIDENTS

During the origination process to the purchasers of apartments we identified a lack of knowledge regarding personal finances, family budget and obtaining a good credit history.

Of these cases, Zeno Gandía Credit Union financed 19 apartments.



ARRANCA EN ZERO



STARTING IN ZERO

Puerto Rico has been in a recession for the past 12 years, financially impacting the low-income population.

ALLIANCES

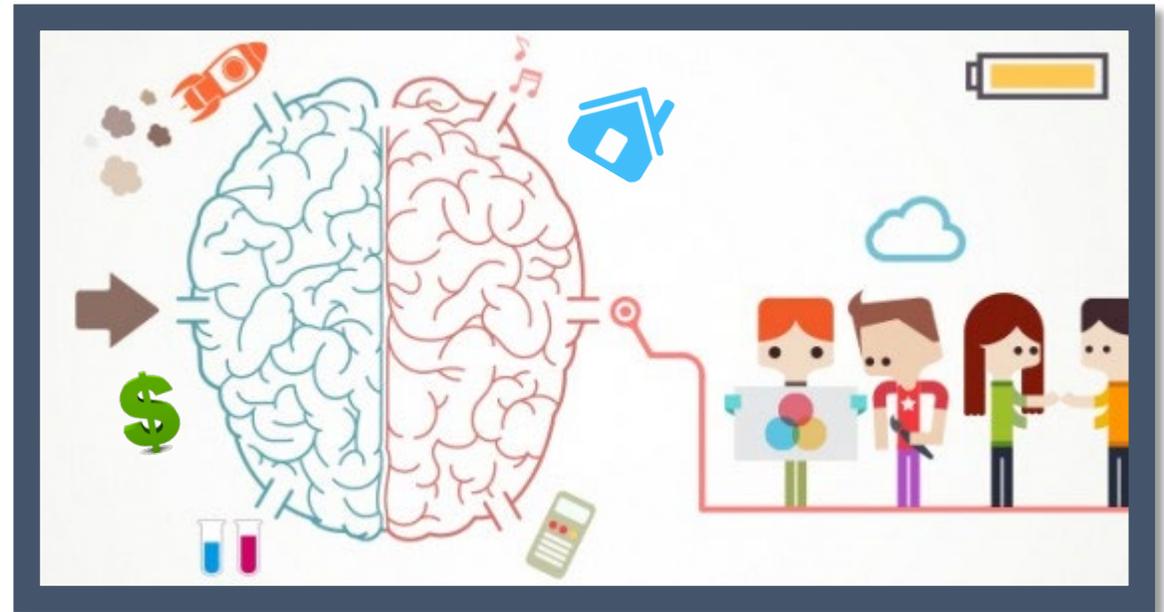
- Recruitment of resources for the development of educational content such as: printed material, audiovisual and content for social media networks
- Training for internal resources to serve as mentors to program participants

OUR TARGET

- Villa de las Flores Condominium Residents
- Extending it to sectors of the population with limited resources that have been affected by hurricanes and earthquakes.

With the funds allocated for the development of the program we will be allocating \$500,000.00 for the financing of our products and services to the participants.

- Raise awareness of responsible credit management (Personal financial planning)
- Assist the participants so that they do not acquire credit at high interest rates
- Develop a savings plan for the participants
- Provide financial education to the whole family
- Promote mentoring among participants in order to continue educating their peers
- Turn program participants into owners instead of tenants



FUNDING REQUEST - \$50,000.00

✓ Help us educate them

- If you help us by investing \$50,000; we are willing to offer financing up to \$500,000.00
- We want to make sure that people who receive financing have a clear idea about the importance of good credit management



FINANCIAL EDUCATION
BREAKS THE ECONOMIC STAGING CYCLE!