



Investment Basics for the Overseas Filipino

Ghent, Belgium

Philippine Trade & Investment Center - Brussels

Embassy of the Philippines &
Mission to the European Communities

Brussels, Belgium



Objectives



1. To inform and introduce basic investment opportunities
2. To protect hard earned savings
3. To manage expectations of realistic profit potentials
4. To promote sustainable earnings



Investment Opportunities



- Investment in Properties for lease
 - **Residential Condominium Units/ Commercial Spaces**
- Franchised Businesses
- Government Bonds/ Tbills, OFW Bonds & Unit Investment Trust Funds
- High Yield Backyard Businesses/ Cottage Industries



Investment Opportunities



- Investment in Properties for lease
 - **Residential Condominium Units**
 - In strategic locations (Ortigas Center, Makati, Fort Bonifacio, Rockwell, Cubao, etc.)
 - Developed by reputable developers, with years of excellent track record (Ayala Land, Eastwood, Filinvest Land, Robinson's Land etc.)

Why we think this is good for you?

- The value of your investment does not diminish, in fact, the market value of an excellent condominium unit appreciates over time, location and the name of the developer counts.
- Rental incomes are higher, demand is high - young urban professionals are growing at a very high rate, given the current BPO sector boom in employment.
- Security & Stability - a condominium unit developed by reputable developers is fully secured by a CCT (condominium certificate of title) which is very much similar to a TCT.
- Disposability at a Premium - an excellent condominium unit can be sold easily and fast, most often at a profit.

Examples:

- A PHP 1.6 Million 45 sq.m. unit, earns you PHP 7,500 a month in rental.
- A PHP 2.5 Million 75 sq.m.. Unit earns you PHP 15,000- 18,000 a month
 - » While your original investment capital is intact in the value of the property!

- **Bottomline: Your money is not diminished in the value of the condo unit, while you earn monthly income.**



Investment Opportunities



- **Franchising businesses** (fast food, key duplication, shoe repair, restaurants, photography developing centers, etc.)
 - Franchising is an excellent way to be an entrepreneur for those of us without the expert business acumen. Eliminating risks brought about by trial and error.
 - The franchised business, when chosen selectively, automatically provides for the brand image, a captured market, and efficient operation systems (inventory and supply, human resources mgmt, etc.)
 - Franchise only with established brands that have sustainability and steady earnings potentials (fast food and restaurants with household brand names)
 - A Franchise is also easy to dispose, and more often than not, it is realized at a profit.
- **Bottomline - A Franchise is a sure way of becoming an entrepreneur and have an instantly running business operation.**



Investment Opportunities



- **T-Bills/ Bonds/ low risk UITF's - Unit investment trust funds - administered by Commercial Banks for consumer banking clients. (lower investment denominations)**
 - For example, placing PhP 500,000 in a T-Bill Instrument Investment yields, PhP 31,000 every six months.
 - Investment Funds, or UITF's
 - The proliferation of UITFs allows retail investors access to investment choices other than the conventional bank deposit, and start their own investment portfolio. Prior to any investment decisions, it is important for an investor to evaluate his risk and return objectives, understand the underlying investments and portfolio characteristics of the UITFs, and match them to his risk appetite. Information about the UITFs can be easily found in the TOAP website (www.uitf.com.ph)



Investment Opportunities



- **High Yield Backyard Businesses/ Cottage Industries**
 - Consult your local DTI office for available training & instruction materials of high yielding backyard businesses/ cottage industries.
 - Piggery Business, Candle Making, Basket Weaving, Dressmaking, etc.



Thank you!

Philippine Trade & Investment Center – Brussels

E-mail: dtibrussels@skynet.be

Embassy of the Philippines &
Mission to the European Communities

Brussels, Belgium