

Buying and selling consorcios are great business opportunity



The economy is still in recession, but already shows signs of recovery for the near future. These signs motivate many people to resume or start new investments, however, with the maximum of security and profitability, since the moment is one of caution and planning. In this context, the consorcios have gained more and more strength in the national scenario, gaining an immense growth of searches for purchases. The Brazilian Association of Consorcio Administrators (Abac) states that the number of quotas sold in July 2016 reached 182 thousand, a rise of 7.3% in relation to June.

Mauro Calil, investment specialist at Ourinvest bank informs that the consorcio is the best opportunity especially for consumers who wish to acquire a good, but do not need it immediately and seek interest-free monthly payments.

For this reason, consorcios have been highly sought after mainly by newly married young people and people who plan to acquire a property in the medium and long term, but who do not yet have sufficient value or income for financing - once their monthly payments are free of interest.

Calil further points out that the consorcio can be an excellent modality for people who do not have a fixed income or a financial education to make their own savings. In this case, the consorcio can serve as a tool for financial self-discipline.

The monthly contribution of a consorcio can reach 80 months for vehicles and up to 200 months for real estate. When acquiring a quota, the quotaholder depends on the monthly draws made by the administrators of the consorcio. Monthly, the contemplated quotaholders receive a letter of credit, which entitles the asset. Another option to get the letter of credit is through bids, where the highest are contemplated. Without any of these routes, the consorcio will continue to pay until the end of the contract. Even if you pay until the end of the installments, the consorcios still offer the advantage of being interest-free.

How to sell consórcios



This modality is so beneficial for people who do not have a savings, especially for the security it offers, if the consorcio can not continue to pay the consorcio's monthly payments, it can transfer its quota to another owner through the sale and redeem all the amount invested, without being at the loss. In this case, the sale can occur directly, through classified ads or by hiring an intermediary company. For direct sale, it is important that the process be carried out with the assistance of a specialized lawyer, to avoid future problems and, in hiring an intermediary company, the Central

Bank recommends that its selection be made with criterion and historical analysis, since these companies, even legal ones, are not regulated by the CB.

Care when buying third party quotas



Many people choose to buy quotas from third parties, which can be contemplated or not. This purchase can be made directly with the consorcio or through intermediary companies. The direct purchase occurs often in classified, however, for both situations, care must be taken. It is very common to find ads classified as consorcio contemplated type, which, for those who want to acquire the property quickly, are the most striking. Abac and the Central Bank, however, warn that these ads may be opportunities for fraud against consumers and advise that all trading of quotas is done with legal intermediation.

About the company in Portuguese

A Consors - Compra e Venda de Consórcios é uma empresa especializada em Serviços de Investimentos, mais precisamente no ramo de consórcio, uma modalidade muito comum aqui no Brasil. Estamos localizados na Av. Brigadeiro Luís Antônio, 1892 - Bela Vista, São Paulo - SP, 01318-002. Nosso horário de atendimento é de Segunda a Sexta feira, das 08:00 as 18:00 horas. Telefone: (11) 3287-0052

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