

ARTICLES OF COOPERATION
of
DepEd Bicol Non-Teaching Employees Credit Cooperative (DBNTECC)

KNOW ALL MEN BY THESE PRESENTS:

We, the undersigned Filipino citizens, of legal age and residents of the Philippines, with a firm collective intent, have come together to organize voluntarily a Credit Cooperative to advance what we believe is our inherent right, under the laws of the Republic of the Philippines.

AND WE HEREBY CERTIFY:

Article I
Name of the Cooperative

That the name of this Cooperative shall be DepEd Bicol Non-Teaching Employees Credit Cooperative (DBNTECC)

Article II
Purpose(s)

That the purposes for which this Cooperative is organized are to engage in:

1. Encouraging thrift and savings mobilization among the members.
2. Generating funds and extending credit to the members for productive and provident purposes.
3. Encouraging and supporting members the systematic production, value addition and marketing activities.
4. Developing expertise and skills among its members.
5. Providing protection to the loans and funds of the members.
6. Promoting and advancing the economic and social status of the members.
7. Coordinating and facilitating the activities of cooperatives.
8. Advocating for the cause of the cooperative movements.

9. Ensuring the viability of cooperatives through the utilization of new technologies.
10. Encouraging and promoting self-help or self-employment as an engine for economic growth and poverty alleviation.

Article III

Goals

That the goals of this Cooperative are to help improve the quality of life of its members and thereby contribute to inclusive growth, enterprise development and employment. In furtherance thereto, it shall aim:

1. To attain increased income, savings, investments, productivity, and purchasing power, and promote among themselves equitable distribution of net surplus through maximum utilization of economies of scale, costsharing and risk-sharing;
2. To provide optimum social and economic benefits to its members;
3. To teach members efficient ways of doing things in a Cooperative manner;
4. To propagate Cooperative practices and innovative ideas in business undertakings and management;
5. To empower through provision of access, ownership, control and opportunities to the poor, vulnerable, lower income and less privileged groups to increase their ownership in the wealth of the nation;
6. To actively support the government, other Cooperatives and people oriented organizations, both local and foreign, in promoting Cooperatives as a practical means towards sustainable socio-economic development under a truly just and democratic society;
7. To develop a dynamic savings mobilization and capital build-up schemes to sustain its developmental activities and long-term investments, thereby ensuring optimum economic benefits to the members, their families and the communities;
8. To adopt membership expansion mechanism/scheme, thereby

- ensuring growth of the Cooperative movement;
9. To implement policy guidelines that will ensure transparency, accountability and equitable access to its resources and services, and promote the interests of the members;
 10. To adopt such other plans as may help foster the welfare of the members, their families and the community;
 11. To advance the competitiveness and innovativeness of the industry;
 12. To coordinate with other Cooperatives on learning exchanges, coop trade, and information exchanges in fostering sustainable development;
 13. To advocate legal framework and enabling policies appropriate for the development of Credit Cooperative; and
 14. To be the voice and the institution of the poor and the excluded in resisting the growth-centered development aggression and instead promote people-centered development.

Article IV

Powers and Capacities

That the powers, rights and capacities of this Cooperative are those prescribed under Article 9 of Republic Act 9520.

1. To the exclusive use of its registered name;
2. To sue and be sued;
3. Of succession;
4. To amend its Articles of Cooperation in accordance with the provisions of RA 9520;
5. To adopt bylaws not contrary to law, morals or public policy, and to amend and repeal the same in accordance with RA 9520;
6. To purchase, receive, take or grant, hold, convey, sell, lease, pledge, mortgage, and otherwise deal with such real and personal property as the transaction of the lawful affairs of the cooperative may reasonably and necessarily require, subject to the limitations prescribed by law and the Constitution;

7. To enter into division, merger, or consolidation, as provided under RA 9520;
8. To form subsidiary Cooperatives and join federations or unions, as provided in this Code;
9. To avail of loans, be entitled to credit and to accept and receive grants, donations and assistance from foreign and domestic sources subject to the conditions of said loans, credits, grants, donations or assistance that will not undermine the autonomy of the cooperative. The Authority, upon written request, shall provide necessary assistance in the documentary requirements for the loans, credit, grants, donations and other financial support; and
10. To avail preferential rights granted to Cooperatives under RA 7160, otherwise known as the Local Government Code, and other laws, particularly those in the grant of franchises to establish, construct, operate and maintain ferries, wharves, markets or slaughters houses and to lease public utilities, including access to extension and on-site research services and facilities related to agriculture and fishery activities;
11. To exercise such other powers granted under RA 9520 or necessary to carry out its purposes as stated in this Articles of Cooperation.

Article V

Term of Existence

The term for which this Cooperative shall exist is Fifty (50) years from the date of its registration with the Cooperative Development Authority.

Article VI

Common Bond and Field of Membership

That the common bond of membership of this Cooperative is Institutional and the field of membership shall be open to all Employees of Department of Education Region V, DepEd National Employees Union

Region V Chapter who are natural persons, Filipino citizens, of legal age, with the capacity to contract and possess all the qualifications and none of the disqualifications provided for in the By-laws and this Articles of Cooperation.

Article VII
Area of Operation

That the membership of this Cooperative shall come from Region V (Bicol Region). Its principal office shall be located at DepEd Region V Regional Office Site, Bgy. 42 - Rawis (Bgy. 65) Legazpi City (Capital), Albay Region V (Bicol Region).

Article VIII
Name and Address of Cooperators

That the name and complete postal address of the cooperators are as follows:

Name	Postal Address
1. Alano, Danilo Paynita	Purok 2, San Jose, Malilipot, Albay
2. Alcera, Efren Lleva	Bgy. 56 - Taysan (Bgy. 68), Legazpi City (Capital), Albay
3. Barbin, Rex Teoxon	230 , San Roque, City of Sorsogon (Capital), Sorsogon
4. Barrios, Erwin Banzuela	Purok 4, Baclayon, Bacacay, Albay
5. Cedillo, Agustin Domalaon	Purok 3, Ibingay, City of Masbate (Capital), Masbate
6. De Asis, Domingo B	Sitio Washington, Bascaran, Daraga (Locsin), Albay
7. Dela Pisa, Roseller Sentillas	Purok 3, Villa Conception Subdivision, Ibingay, City of Masbate (Capital), Masbate

Name	Postal Address
8. Dominguiano, Arnel Domanico	Purok 1, Barayong, City of Sorsogon (Capital), Sorsogon
9. Eneria, Debbie Labini	58 Divinagracia Street, Looban (Pob.), Bulusan, Sorsogon
10. Hirang, Jeanette Mogado	Block 5, Lot 50 Villa Obiedo Subdivision, Cararayan, Naga City
11. Jaucian, Maryjane Bo	Purok 1, San Francisco, Malilipot, Albay
12. Macandog, Eden Babasa	Lot 3, Blk 3 Garcia Street, Del Rosario, Naga City
13. Malabanan, Shiela Tanguin	Purok 5 Del Rosario Street, Guilid, City of Ligao, Albay
14. Merioles, Nervin Paul Rosal	091 Navarro Subdivision, Purok 6, Ibingay, City of Masbate (Capital), Masbate
15. Nanoz, Shiela Pelgone	Purok 4, San Francisco, Guinobatan, Albay
16. Octavio, Nora Parco	Blk 25, Lot 3 Hornets Ext., Mofern Village, Zone 5, San Jose, Pili (Capital), Camarines Sur
17. Perdigones, Casiano Jr. Bermas	Purok 2, Santa Cruz (Pob.), City of Ligao, Albay
18. Petajen, Romel Guerrero	Bgy. 42 - Rawis (Bgy. 65), Legazpi City (Capital), Albay
19. Saldo, Sharon Corporal	Zone 5A, Paloyon Proper (Sagrada Paloyon), Nabua, Camarines Sur
20. Saspa, Alfredo Jr. Ramores	Lot 2, Blk 8 Pine Street, Alpine Greenery Homes, Magang, Daet (Capital), Camarines Norte
21. Sumpay, Hazel Rose Ledesma	123-7 Zone 1, Bagumbayan Norte, Naga City

Name	Postal Address
22. Villareal, Michael Agravante	076 Ligaya Street, Sagrada, Iriga City, Camarines Sur
23. Zenarosa, Arlene Guinto	Bagong Lipunan St., Barangay I (Pob.), Vinzons, Camarines Norte

Article IX
Board of Directors

That the number of Directors of this Cooperative shall be five(5) and shall serve until their successors shall have been elected and qualified within 30 days from the date of registration as provided in the By-laws.

Name
1. Alcera, Efren Lleva
2. Saspa, Alfredo Jr. Ramores
3. Alano, Danilo Paynita
4. Sumpay, Hazel Rose Ledesma
5. Perdigones, Casiano Jr. Bermas

Article X
Capitalization

That the Authorized Share Capital of this Cooperative is Three Hundred Sixty-eight Thousand Pesos (Php 368,000.00), divided into:

- a. Three Hundred Sixty-eight (368) common shares with a par value of One Thousand Pesos (1,000.00) per share;

Article XI
Subscribed and Paid-up Share Capital

That of the authorized share capital, the amount of Ninety-two

Thousand Pesos (Php 92,000.00) has been subscribed, and Twenty-three Thousand Pesos (Php 23,000.00) of the total subscription has been paid by the following members-subscribers:

A. Common Share

Names	No. of Subscribed Shares	Amount of Subscribed Shares	No. of Paidup Shares	Amount of Paidup Shares
1. Alano, Danilo Paynita	4	4,000.00	1	1,000.00
2. Alcera, Efren Lleva	4	4,000.00	1	1,000.00
3. Barbin, Rex Teoxon	4	4,000.00	1	1,000.00
4. Barrios, Erwin Banzuela	4	4,000.00	1	1,000.00
5. Cedillo, Agustin Domalaon	4	4,000.00	1	1,000.00
6. De Asis, Domingo B	4	4,000.00	1	1,000.00
7. Dela Pisa, Roseller Sentillas	4	4,000.00	1	1,000.00
8. Dominguiano, Arnel Domanico	4	4,000.00	1	1,000.00
9. Eneria, Debbie Labini	4	4,000.00	1	1,000.00
10. Hirang, Jeanette Mogado	4	4,000.00	1	1,000.00
11. Jaucian, Maryjane Bo	4	4,000.00	1	1,000.00

Names	No. of Subscribed Shares	Amount of Subscribed Shares	No. of Paidup Shares	Amount of Paidup Shares
12. Macandog, Eden Babasa	4	4,000.00	1	1,000.00
13. Malabanan, Shiela Tanguin	4	4,000.00	1	1,000.00
14. Merioles, Nervin Paul Rosal	4	4,000.00	1	1,000.00
15. Nanoz, Shiela Pelgone	4	4,000.00	1	1,000.00
16. Octavio, Nora Parco	4	4,000.00	1	1,000.00
17. Perdigones, Casiano Jr. Bermas	4	4,000.00	1	1,000.00
18. Petajen, Romel Guerrero	4	4,000.00	1	1,000.00
19. Saldo, Sharon Corporal	4	4,000.00	1	1,000.00
20. Saspas, Alfredo Jr. Ramores	4	4,000.00	1	1,000.00
21. Sumpay, Hazel Rose Ledesma	4	4,000.00	1	1,000.00
22. Villareal, Michael Agravante	4	4,000.00	1	1,000.00
23. Zenarosa, Arlene Guinto	4	4,000.00	1	1,000.00
Total	92	92,000.00	23	23,000.00

Article XII
Arbitral Clause

Any dispute, controversy or claim arising out of or relating to this Articles of Cooperation, By-laws, the Cooperative laws and related rules, administrative guidelines of the Cooperative Development Authority, including inter-cooperative, inter-federation disputes and related concerns shall be exclusively referred to and finally resolved by voluntary arbitration under the institutional rules promulgated by the Cooperative Development Authority, after compliance with the conciliation or mediation mechanisms embodied in the Bylaws and in such other pertinent laws and issuances.

BE IT KNOWN THAT:

Saldo, Sharon Corporal has been elected as Treasurer of this Cooperative to act as such until her/his successor shall have been duly appointed and qualified in accordance with the By-laws. As such Treasurer, he/she is authorized to receive payments and issue receipts for membership fees, share capital subscriptions and other revenues, and to pay obligations for and in the name of this Cooperative.

IN WITNESS WHEREOF, we have hereunto affixed our signatures opposite our names this _____ day of _____ in _____, Philippines.

NAME AND SIGNATURE OF COOPERATORS

Name of Cooperators	Signature
1. Alano, Danilo Paynita	
2. Alcera, Efren Lleba	
3. Barbin, Rex Teoxon	
4. Barrios, Erwin Banzuela	
5. Cedillo, Agustin Domalaon	

Name of Cooperators	Signature
6. De Asis, Domingo B	
7. Dela Pisa, Roseller Sentillas	
8. Dominguiano, Arnel Domanico	
9. Eneria, Debbie Labini	
10. Hirang, Jeanette Mogado	
11. Jaucian, Maryjane Bo	
12. Macandog, Eden Babasa	
13. Malabanan, Shiela Tanguin	
14. Merioles, Nervin Paul Rosal	
15. Nanoz, Shiela Pelgone	
16. Octavio, Nora Parco	
17. Perdigones, Casiano Jr. Bermas	
18. Petajen, Romel Guerrero	
19. Saldo, Sharon Corporal	
20. Saspas, Alfredo Jr. Ramores	
21. Sumpay, Hazel Rose Ledesma	
22. Villareal, Michael Agravante	
23. Zenarosa, Arlene Guinto	

SIGNED IN THE PRESENCE OF:

Signature Over Printed Name

Signature Over Printed Name

Acknowledgement

Republic of the Philippines)
Prov./City/Mun. of _____) S.S.

Before me, a Notary Public for and in the Province/City/Municipality of _____ on this _____ day of _____, 20__ the following persons personally appeared with their competent evidence of identification as indicated opposite their respective names:

Name of Cooperators	Proof of Identity (IN ACCORDANCE WITH NOTARIAL LAW)	Date issued	Place of Issuance
1. Alano, Danilo Paynita	National ID-5760-8594-8396-2406	2021-11-04	Legazpi City
2. Alcera, Efren Lleba	GSIS E-Card-E02-00-040491	2023-03-17	Legazpi City
3. Barbin, Rex Teoxon	PRC ID-0251767	1998-02-01	Legazpi City
4. Barrios, Erwin Banzuela	Driver's License-E0812001263	2022-11-11	Tabaco City
5. Cedillo, Agustin Domalaon	National ID-6184-5290-7482-0469	2021-11-10	Mabate City
6. De Asis, Domingo B	Driver's License-E02-13-000551	N/A	Legazpi City
7. Dela Pisa, Roseller Sentillas	GSIS E-Card-E01-09-001567	N/A	Masbate City
8. Dominguiano, Arnel Domanico	Driver's License-E05-97-015099	2025-03-07	Tabaco City

Name of Cooperators	Proof of Identity (IN ACCORDANCE WITH NOTARIAL LAW)	Date issued	Place of Issuance
9. Eneria, Debbie Labini	GSIS E-Card-003-3791-3389-6	N/A	Sorsogon City
10. Hirang, Jeanette Mogado	National ID-5968-9043-8270-3752	2021-07-21	Naga City
11. Jaucian, Maryjane Bo	National ID-5860-5238-5071-3572	2022-01-21	Legazpi City
12. Macandog, Eden Babasa	National ID-2358-2539-2860-3781	2024-02-16	Naga City
13. Malabanan, Shiela Tanguin	Passport-P6445988C	2024-02-07	Legazpi City
14. Merioles, Nervin Paul Rosal	Driver's License-E03-14-001404	2022-04-12	Masbate City
15. Nanoz, Shiela Pelgone	PRC ID-0336761	1998-03-20	Legazpi City
16. Octavio, Nora Parco	GSIS E-Card-006-015-0181-8	2018-10-01	Naga City
17. Perdigones, Casiano Jr. Bermas	PRC ID-0280038	1998-01-19	Legazpi City
18. Petajen, Romel Guerrero	PRC ID-0096128	1997-11-08	Legazpi City
19. Saldo, Sharon Corporal	Driver's License-E07-19-005493	2024-12-03	Iriga City
20. Saspa, Alfredo Jr. Ramores	Driver's License-E01-09-001567	2009-10-30	Daet, Camarines Norte

Name of Cooperators	Proof of Identity (IN ACCORDANCE WITH NOTARIAL LAW)	Date issued	Place of Issuance
21. Sumpay, Hazel Rose Ledesma	PRC ID-0260323	2023- 11-22	Naga City
22. Villareal, Michael Agravante	GSIS E-Card- 003369613562	2011- 09-29	Naga City
23. Zenarosa, Arlene Guinto	PRC ID-1339744	2014- 11-24	Legazpi City

All known to me to be the same persons who executed the foregoing Articles of Cooperation, and acknowledged to me that the same is their free will and voluntary deed.

This instrument known as Article of Cooperation of DepEd Bicol Non-Teaching Employees Credit Cooperative (DBNTECC), consists of pages including this page where the acknowledgment is written signed by parties and their instrumental witnesses on each and every page thereof.

WITNESS my hand and seal this____ day of _____,
20____at_____Philippines.

Doc. No. : _____
Page No.: _____
Book No.: _____
Series of _____

NOTARY PUBLIC