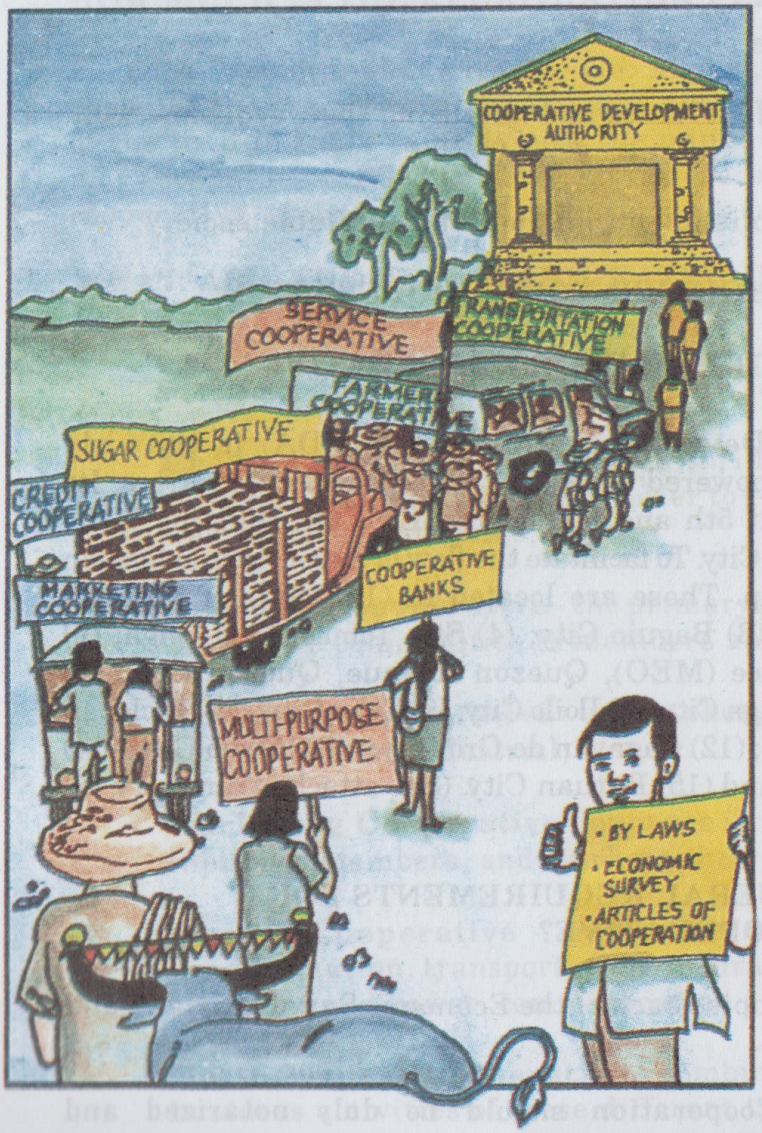
Cooperative Development Authority

# How to Register Your Cooperative




**Once you have organized your cooperative, your work does not end there. The cooperative now needs a legal personality so that it can do all the acts that a cooperative is supposed to perform. With a legal personality, the cooperative can borrow money, sell its goods and services, deliver goods, and enter into all sorts of business transactions. So that your cooperative can do all these, you must register your cooperative. Here is how you do it.**

**CDA Mandate**

The Cooperative Development Authority was created by R.A. 6939 to "...promote the viability and growth of cooperatives as instruments of equity, social justice, and economic development," in fulfillment of the mandate in Section 15, Article XII of the Constitution.

**CDA Vision**

A cooperative society where there is equity, social justice and sustainable economic development.

**CDA Mission**

Foster and promote the growth and viability of cooperatives among people of limited means for:

- harnessing people power;
- assuring their self-reliance and nurturing their economic well-being;
- towards the establishment of a just and equitable society.

## HOW TO REGISTER YOUR COOPERATIVE

### WHERE DO YOU REGISTER YOUR COOPERATIVE?

The Cooperative Development Authority (CDA) is the only government agency empowered to register all types of cooperatives. Its main office is located at 5th and 6th floors BEN-LOR Building, 1184 Quezon Avenue, Quezon City. To facilitate the flow of its services, extension offices have been set-up. These are located in (1) Dagupan City; (2) Tuguegarao, Cagayan; (3) Baguio City; (4) Sto. Tomas, Pampanga; (5) Manila Extension Office (MEO), Quezon Avenue, Quezon City; (6) Calamba, Laguna; (7) Naga City; (8) Iloilo City; (9) Cebu City; (10) Tacloban City; (11) Pagadian City; (12) Cagayan de Oro City; (13) Davao City; (14) Kidapawan, Cotabato; and (15) Butuan City. (See attached directory for complete address).

### WHAT ARE THE GENERAL REQUIREMENTS FOR REGISTERING A COOPERATIVE?

You will need four copies each of the Economic Survey, Bylaws and Articles of Cooperation.

The Articles of Cooperation should be duly notarized and accompanied by the following:

- Bonds of the accountable officers (any director, officer and employee handling funds, securities or properties on behalf of the cooperative. The board of directors determine the amount of bonds required based on the initial networth which shall include the paid-up capital, membership fees and other assets of the cooperative at the time of registration): and

- Sworn statement of the treasurer duly notarized showing that at least 25% of the authorized share capital has been subscribed, and at least 25% of the total subscription has been paid. The paid-up capital must not be less than P2,000.00.

It must be noted that no member may own more than 20% of the subscribed share capital; and that each share must not be less than P1.00.

### HOW MUCH IS THE REGISTRATION FEE?

CDA Memorandum Circular No. 92-004, effective 01 May 1992 provides that registration fee shall be one tenth (1/10) of one percent of the paid-in share capital with the minimum of P250 for new primary cooperative; P500 for secondary cooperative, P2,000 for tertiary cooperative while laboratory cooperative is free of charge.

### WHAT ARE THE TYPES AND CATEGORIES OF COOPERATIVES?

The following are the types of cooperatives:

- **Credit Cooperative** - promotes thrift and savings among its members and creates funds in order to grant loans for productive and provident purposes;
- **Consumer Cooperative** - the primary purpose is to procure and distribute commodities to members and non-members;
- **Producers Cooperative** - undertakes joint production whether agricultural or industrial;
- **Marketing Cooperative** - engages in the supply of production inputs to members, and markets their products;
- **Service Cooperative** - engages in medical and dental care, hospitalization, transportation, insurance, housing, labor, electric light and power, communication and other services; and
- **Multi-Purpose Cooperative** - combines two (2) or more of the business activities of these different types of cooperatives.

According to membership and territory, the following are the categories of cooperatives:

In terms of membership:

i. *Primary* - The members of which are natural persons of legal age;

ii. *Secondary* - The members of which are primaries;

iii. *Tertiary* - The members of which are secondaries upward to one or more apex organizations. Cooperatives whose members are cooperatives are called federations or unions.

In terms of territory, cooperatives are categorized according to areas of operation which may or may not coincide with the political subdivisions of the country.

**FOR WHAT PURPOSE MAY A FEDERATION OF COOPERATIVES BE REGISTERED?**

A Federation of Cooperatives whose members are primary and/or secondary cooperatives with single line or multi-purpose business activities may be registered for any or all of the following purposes:

- *Primary Purpose* - To carry on any cooperative enterprise authorized under Article 6 of R.A. 6938;
- *Secondary Purpose* - To carry on, encourage and assist educational and advisory work relating to its member cooperatives;
- To render services designed to encourage simplicity, efficiency, and economy in the conduct of the business of its member cooperatives and to facilitate the implementation of their bookkeeping, accounting and other systems and procedures;
- To print, publish, and circulate any newspaper or other publication in the interest of its member cooperatives and enterprises;
- To coordinate and facilitate the activities of its member cooperatives;
- To enter into joint ventures with national or international cooperatives of other countries in the manufacture and sale of products and/or services in the Philippines and abroad; and
- To perform such other functions as may be necessary to attain its objectives.

A Federation of Cooperatives may be registered by carrying out the formalities for registration of a cooperative.

Registered cooperatives may organize a federation at the provincial, city, regional, and national levels according to the types of business carried on.

**WHAT ABOUT COOPERATIVE UNIONS?**

Registered cooperatives and federations may organized or join cooperative unions to represent the interest and welfare of all types of cooperatives at the provincial, city, regional, and national levels.

Cooperative unions may have the following purposes:

- To represent its member organizations;
- To acquire, analyze, and disseminate economic, statistical, and other information relating to its members and to all types of cooperatives within its area of operation;
- To sponsor studies in the economic, legal, financial, social and other phases of cooperation, and publish their results;
- To promote the knowledge of cooperative principles and practices;
- To develop the cooperative movement in their respective areas of operation;
- To advice the appropriate authorities on all questions relating to cooperatives;
- To raise funds through membership fees and contributions, donations, and subsidies from local and foreign sources whether private or government; and
- To do and perform such other activities as may be necessary to attain these objectives.

Cooperative unions may assist the national and local government in the latter's development activities in their respective areas of operation.

**HOW SOON SHOULD THE CDA ACT ON YOUR APPLICATION FOR REGISTRATION?**

The CDA has 30 days, after filing to act on applications for regis-

tration. If there is no action within 30 days, the application is considered approved, unless the application himself causes the delay.

### WHAT SHOULD YOU DO IF THE APPLICATION IS DENIED?

If the application is denied, you may appeal to the Office of the President. If the Office of the President fails to act within 90 days from the filing of appeal, the application is considered approved.

### WHAT EVIDENCE CONFIRMS THE APPROVAL OF YOUR REGISTRATION?

If your application has been approved, the CDA will give you a Certificate of Registration. The certificate confirms that your cooperative has been duly registered.

### WHAT ARE THE POWERS AND CAPACITIES OF A REGISTERED COOPERATIVE?

Once your cooperative is registered under the Cooperative Code of the Philippines (R.A. 6938) it will have the following powers and capabilities:

- To sue and be sued in its cooperative name;
- Of succession;
- To amend its Articles of Cooperative in accordance with the provisions of R.A. 6938;
- To adopt by laws not contrary to law, morals or public policy, and to amend and repeal the same in accordance with R.A. 6938;
- 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 prescribe by law and the Constitution;
- To enter into division, merger or consolidated, as provided in R.A. 6938;
- To join federations or unions, as provided in R.A. 6938;
- To accept and receive grants, donations and assistance from foreign and domestic sources; and
- To exercise such other powers granted by R.A. 6938 necessary to carry out its purpose or purposes as stated in its Article of Cooperation.

## CDA OFFICIALS

### BOARD OF ADMINISTRATORS

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*Chairman*

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