

**DAVAO BIR EMPLOYEES MULTIPURPOSE
COOPERATIVE (DABIREMCO)
GUIDELINES ON THE
PRESCRIBED REPORT
SIGNATORIES AND
SIGNATORY
AUTHORIZATION (CASA)
CASA-2021_01**



DOCUMENT CHANGE CONTROL

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OVERVIEW

The primary purpose of the Guidelines on the Prescribed Report Signatories and Signatory Authorization (CASA) is to provide a reference or guide not just for the current officers and management staff but to future leaders of DABIREMCO, as well in the conduct of daily cooperative operations. The following sections identify the different cooperative transactions and activities in the area of membership, capital build-up, savings mobilization, lending/re-lending, fund management, personnel, general and administrative and turnover of accountability and business operations, and the corresponding responsible approving and signing authorities. It has to be noted, however that all transactions within the authority of the Board of Directors (BOD) and duly approved through Board Resolutions are subject to ratification by the General Assembly (GA).

A. Cooperative Membership

The continuing dynamism of DABIREMCO largely depends on the quality and quantity of its members, as well as on its active participation as affiliate in other organizations.

This section indicates the cooperative approving and signing authorities in all matters pertaining to cooperative membership and affiliation in federations, unions, and other organizations to enable it to immediately and adequately respond to the need for continuous membership recruitment and effective implementation of disciplinary actions against erring members.

TRANSACTIONS/LIMITS		GA	BOD	MGR	CRECOM
1.	Approval of Application and Withdrawal of Membership, Determination of Membership Status				
1.1	<i>Application and Withdrawal for Cooperative Membership</i>		//		
1.2	<i>Determination of Membership Status (member in good standing or delinquent member)</i>			//	



TRANSACTIONS/LIMITS	GA	BOD	MGR	CRECOM
2. Signing of Written Notice re: BOD Action on Membership Application, Membership Status, and Withdrawal of Membership.		//		
3. Approval of Amount of Membership Fee and Other Fees.	//			
4. Approval of Disciplinary Action Against Cooperative Members.				
4.1 <i>Written Warning</i>		//		
4.2 <i>Suspension of Benefits, Rights and Privileges</i>		//		
4.3 <i>Expulsion of Member</i>		// ^{1/}		
5. Removal of Officers				
5.1 Elective Officers, BODs and committee members	//			
5.2 Appointed committee members		//		
6. Signing of Notices to Implement Approved Disciplinary Actions Against Cooperative Members		//		
7. Approval of Affiliation/Consolidation or Merger with Other Cooperatives/Organizations.				
7.1 <i>Approval of Membership in Unions, Federations, Apex, Cooperative Banks and Other Organizations</i>		// ^{2/}		

^{1/} Appealable to the GA.^{2/} Subject to ratification by GA during annual assembly

B. Capital Build-Up Transactions

As the cooperative's basic source of capital, all transactions and activities relative to CBU need to be transparent and proper.

This section provides the suggested approving and signing arrangements in DABIREMCO's capital build-up (CBU) transactions to provide the Cooperative the capability to immediately address its need for continuous increase in capital which can be utilized for cooperative expansion, operations and activities.

TRANSACTIONS/LIMITS	GA	BOD	MGR	CRECOM
1. Approval of Amendments to the Authorized, Subscribed, Paid-Up Capital and Par Value.	//			
2. Issuance of Board Resolution Indicating the No. of Paid Shares per Certificate.		//		
3. Signing of Certificates of Share to be issued.		//		
4. Suspension of Capital Build Up		//		

C. Savings Mobilization Activities

It is the primary responsibility of a cooperative to safeguard and maximize income derived from the savings of its members. All activities and transactions involving the savings of members must be done with utmost fidelity.

This section provides the different cooperative authorities and responsibilities that would ensure the safety of cooperative members' savings.

TRANSACTIONS/LIMITS	GA	BOD	MGR	CRECOM
1. Approval of Interest Rates on Deposits Generated by the Cooperative.		//		
2. Approval of Deposit Transactions of Members				
2.1 Opening of Deposit Accounts			//	
2.2 Savings Account (Regular, Voluntary, etc.) Withdrawals			//	
2.3 Encashment of Certificates of Time Deposit			//	

D. Credit Transactions

DABIREMCO largely derives its resources for credit operations from members' capital contribution and savings. It is, therefore, important that all its credit transactions are made judiciously and transparently for it to safeguard the financial interests of its members.

This section provides the appropriate approving and signing responsibilities that could ensure the proper utilization of cooperative funds and safeguard the fiduciary interests of the members.

TRANSACTIONS/LIMITS	GA	BOD	MGR	CRECOM
1. Approval of Lending Policies Including Restructuring of Loans		// ^{1/}		
2. Approval of Loans/Signing of loan documents				
2.1 Below P100,000			//	//
2.2 P100,000 and up		//	//	
3. Approval of Release of Approved Loans			//	//
4. Approval of Restructuring of Loans				
5. Signing of Advice/Certifications on the Status of Loan/ Certification as to payments of loan			//	
6. Signing of Collection Notices				
6.1 Collection Notices prior to referral to Mediation Committee		//		//
6.2 Final demand letter before legal action		// ^{2/}		
7. Approval of Compromises or Amicable Settlement of Loans		//		
8. Approval of Legal Actions to be taken on Past Due Loans		//		
9. Signing of Documents Relating to Actions on Past Due Loans		//		

^{1/} Subject to ratification by GA

E. Fund Management Transactions

This section delineates responsibilities in all matters involving the investment of the surplus funds of the Cooperative.

TRANSACTIONS/LIMITS	GA	BOD	MGR	CRECOM
1. Approval of Amount, Terms and Type of Investment		//		
3. Selling or Purchasing of Investments		// ^{1/}		
4. Approval of Membership Equity Contributions and the like, with Federations, Unions, other Organization and Disposition/Withdrawal Thereof		//		

^{1/} With GA approval for sizeable amount of investment.

F. Human Resource Development (HRD)

To implement a more efficient human resource development, below is the delineation of accountabilities and responsibilities between and among concerned DABIREMCO officers and management staff.

TRANSACTIONS/LIMITS	GA	BOD	MGR	CRECOM
1. Approval of Organizational Structure and Personnel Plantilla Including Compensation Structure and Amendments Thereto	//			
2. Approval of Appointment/Promotion/Salary Increase of Cooperative Management Staff/Personnel				
2.1 Management Level and Up		//		
2.2 Below Management Level		//		
3. Signing of Employment Papers and Record/Certificate of Employment (e.g., leave credits, service record)				
3.1 Management Level and Up		//		
3.2 Below Management Level			//	



TRANSACTIONS/LIMITS	GA	BOD	MGR	CRECOM
4. Approval of Termination of Services of Contractual Employees for Unsatisfactory Conduct/Performance Prior to Expiration of Contract		//		
5. Approval and Implementation of Disciplinary Action Against Cooperative Management Staff				
5.1 Written reprimand		//		
5.2 Suspension/dismissal or fine		//		
5.3 Notice of suspension/dismissal or fine or any disciplinary action to be implemented		//		
6. Acceptance of Resignation of Officers and Staff of the Cooperative				
6.1 Management Level and Up		//		
6.2 Below Management Level		//		
7. Hiring of Consultants and Contractual Employees		//		
8. Approval of Compensation Rates of Consultants/Contractual		//		
9. Administrative/Procedural Issuances		//		
10. Participation in Training, Conferences, Seminars, and Workshops				
10.1 Management Level and Up		//		
10.2 Below Management Level		//		
10.3 Foreign Travel regardless of rank		//		
11. Approval of Leaves ^{1/}			//	
12. Designation of Core Management Back-up/ Alternate				
12.1 Manager		//		
12.2 Bookkeeper		//		
12.3 Treasurer/Cashier		//		

^{1/} Leave application of the Manager shall be approved by the BOD.

G. General and Other Administrative Affairs

As an internal control measure, DABIREMCO identify the persons/ officers responsible for making decisions on expenses, acquisition and disposition of assets, and other related administrative matters with a clearly defined and delineated approving and signing accountability to ensure prevention of unreasonable and excessive spending by any cooperative officer or personnel.

This section provides signing authorities to ensure that internal control has been installed to safeguard disbursements and cooperative properties.

TRANSACTIONS/LIMITS	GA	BOD	MGR	CRECOM
1. Approval of Procurement/Purchase of Non-expendable Items, e.g., land, building, other capital expenditures				
1.1 <i>Depreciable assets</i>		//		
1.3 <i>Land</i>	//			
2. Approval of Procurement/Purchase of Expendable Items, e.g., supplies, materials			//	
3. Approval and Signing of Contracts for Lease/Rental of Furniture/ Equipment/ Building/Vehicle		//		
4. Approval of Travel				
5.1 <i>Within the Province/City</i>		//		
5.2 <i>Domestic (Within the Country)</i>		//		
5.3 <i>Foreign</i>		//		
5. Approval of Cash Advances/Reimbursement of Representation and Travel Expenses Incurred by BOD Members, Manager, and Committee Chairmen		//		
6. Approval of Advertising and Promotion		//		
7. Approval of Cash Donations		//		
8. Approval of Payroll and Other Personnel Expenses			//	



TRANSACTIONS/LIMITS	GA	BOD	MGR	CRECOM
9. Approval of normal and recurring expenses necessary for operations, i.e., electricity, water, telephone, and the like			//	
10. Approval of setting-up of petty cash fund/revolving fund		//		

H. TURNOVER OF ACCOUNTABILITY

This section provides the approving and signing authorities for clearances of outgoing key cooperative leaders and officers. The delineation of these responsibilities is vital in ensuring the proper transfer of important documents and records to cooperative staff who shall take-over the roles and functions that will be left behind by the outgoing personnel.

TRANSACTIONS/LIMITS	GA	BOD	MGR	CRECOM
1. Approval of Clearance of Outgoing Personnel:				
1.1 <i>Officers</i>		//		
1.2 <i>Staff</i>		//		