



DAVAO BIR EMPLOYEES MULTIPURPOSE COOPERATIVE (DABIREMCO)

BIR Bldg., Bolton Extension, Davao City

Tel. no. (082) 224-1526

WHEREAS, at the meeting of the Board of Directors of DABIREMCO wherein the quorum on attendance was reached, the resolutions mentioned below was approved by the Board:

<p>Board Resolution No. 01 01-10-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Christine Diwata T. Camiña and duly seconded by Dir. Bavilyn R. Amodia, the attendance of Credit Committee Secretary Sitti Angelette Macmod-Nasataya and Manager Maria Alma P. Orenio to represent DABIREMCO in the face-to-face seminar entitled "The CISA Playbook: Mastering Credit Information Compliance with Technical Precision" to be conducted by Model Cooperative Network (MCN) on January 16-17, 2025 at 8:00 am to 5:00 pm at Brokenshire Hotel-Resort and Convention Center, Poblacion District, Davao City was approved.</p> <p>RESOLVED FURTHER that, registration amounting to four thousand seven hundred pesos per head (P4,700/head), total of nine thousand four hundred (9,400) to be charged to CETF.</p>																												
<p>Board Resolution No. 02 01-10-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Christine Diwata T. Camiña and duly seconded by Dir. Bavilyn R. Amodi, approved the following:</p> <p><u>NEW MEMBERSHIP:</u></p> <table border="1" data-bbox="519 900 1282 1042"> <thead> <tr> <th>NO</th> <th>NAME</th> <th>SEX</th> <th>PLACE OF ASSIGNMENT</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Bayos, Jessa Mae E.</td> <td>F</td> <td>LTDO</td> </tr> <tr> <td>2</td> <td>Tan, John Paul S.</td> <td>M</td> <td>Assessment Division</td> </tr> </tbody> </table> <p><u>WITHDRAWAL:</u></p> <table border="1" data-bbox="479 1169 1323 1384"> <thead> <tr> <th>NO</th> <th>NAME</th> <th>SEX</th> <th>SHARE CAPITAL/SAVINGS</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>SC – P835,514.977 Time Deposit – 71,720.00 Savings – 238,552.78</td> </tr> <tr> <td>1</td> <td>Tan, Cresencia S.</td> <td>F</td> <td></td> </tr> <tr> <td>2</td> <td>Legaspi, Shetar M.</td> <td>F</td> <td>SC – P32,622.79 Savings – 18,532.21</td> </tr> </tbody> </table>	NO	NAME	SEX	PLACE OF ASSIGNMENT	1	Bayos, Jessa Mae E.	F	LTDO	2	Tan, John Paul S.	M	Assessment Division	NO	NAME	SEX	SHARE CAPITAL/SAVINGS				SC – P835,514.977 Time Deposit – 71,720.00 Savings – 238,552.78	1	Tan, Cresencia S.	F		2	Legaspi, Shetar M.	F	SC – P32,622.79 Savings – 18,532.21
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<p>Board Resolution No. 03 01-10-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Christine Diwata T. Camiña and duly seconded by Dirs. Bavilyn R. Amodia and Rex Vincent O. Perido, the GAD policy of DABIREMCO was approved, subject to minor revisions as discussed.</p>																												
<p>Board Resolution No. 04 01-10-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Christine Diwata T. Camiña and duly seconded by Dir. Bavilyn R. Amodia, the unaudited financial statements as of December 31, 2024 was approved.</p>																												
<p>Board Resolution No. 05 01-10-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Christine Diwata T. Camiña and duly seconded by Dir. Bavilyn R. Amodia, DABIREMCO's Annual General Assembly which will be held on Saturday, March 15, 2025 at Brokenshire Hotel-Resort & Convention Center, Brokenshire Heights, Madapo, Davao City, was approved.</p> <p>RESOLVED FURTHER that,</p> <p>The allocated amount for this activity is five hundred thousand pesos (P500,000.00) assembly to be in quorum.</p>																												
<p>Board Resolution No. 06 02-06-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Ungab and duly seconded by Dir. Diaz, the provision of the amount five thousand pesos (P5,000) as Mr. Kevin Leysa's professional fee for the reconfiguration of the e-Voting system was approved.</p>																												
<p>Board Resolution No. 07 02-06-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Christine Diwata T. Camiña and duly seconded by Dir. Bavilyn R. Amodia, approved the following:</p> <p><u>NEW MEMBERSHIP:</u></p>																												



DABIREMCO

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BIR Bldg., Bolton Extension, Davao City

Tel. no. (082) 224-1526

		NO	NAME	SEX	PLACE OF ASSIGNMENT
		1	Dosdos, Guiller	M	RDO 132

<p>Board Resolution No. 08 02-06-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, a net surplus for the year 2024 was noted amounting to three million thirty-eight thousand eight hundred ninety-six and 82/100 (3,038,896.82);</p> <p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Rex Vincent O. Perido and duly seconded by Dir. Chastine T. Diaz, approved the statutory deductions in the net surplus for the year 2024 as Allocation of Reserves to be distributed as follows:</p> <ul style="list-style-type: none"> • General Reserve Fund (10%) – P303,889.68 • CETF-APEX (5%) – 151,944.84 • CETF-Local (5%) – 151,944.84 • Optional – Land and Building (7%) – 212,722.78 • Optional – Community Development Fund (3%) – 91,166.90 <p>TOTAL: P911,669.05</p>
<p>Board Resolution No. 09 02-06-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, a net surplus for the year 2024 was noted amounting to three million thirty-eight thousand eight hundred ninety-six and 82/100 (3,038,896.82);</p> <p>WHEREAS, statutory deductions as Allocation of Reserves amounting to nine hundred eleven thousand six hundred sixty-nine and 5/100 will be deducted in the net surplus for the year 2024;</p> <p>WHEREAS, the total amount available for interest on share capital and patronage refund distribution is at two million one hundred twenty-seven thousand two hundred twenty-seven and 77/100 (P2,127,227.77);</p> <p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Rex Vincent O. Perido and duly seconded by Dir. Chastine T. Diaz, approved the computation of interest on share capital and patronage refund as follows:</p> <p style="margin-left: 40px;">Interest on share capital (70%)</p> <p style="margin-left: 80px;">Associate Members : ₱ 15.00 per share</p> <p style="margin-left: 80px;">Regular Members : 22.513 per share</p> <p style="margin-left: 40px;">Patronage Refund (30%)</p> <p style="margin-left: 80px;">Per Peso Purchased : ₱ 0.05 per share</p> <p style="margin-left: 80px;">Per Pero in Interest Paid : 0.114417 per share</p>
<p>Board Resolution No. 10 02-06-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Rex Vincent O. Perido and duly seconded by Dir. Chastine T. Diaz, the four hundred fifty-two (452) total number of Members in Good Standing (MIGS) as of December 31, 2024 was approved:</p>
<p>Board Resolution No. 11 03-06-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, a net surplus for the year 2024 was noted with amount available for interest on share capital and patronage distribution at three million thirty-eight thousand eight hundred ninety-six and 82/100 (3,038,896.82), the resolutions mentioned below was approved by the Board:</p> <p>WHEREAS, the total amount available for interest on share capital and patronage refund distribution is at two million one hundred twenty-seven thousand two hundred twenty-seven and 77/100 (P2,127,227.77) after the statutory deductions;</p> <p>WHEREAS, Memorandum Circular No. 2019-09 Section 5 of the Cooperative Development Authority (CDA) states that <i>“In case the rate of patronage refund is more than twice the rate of Interest on Share Capital (ISC), the cooperative shall reduce the minimum allocation of thirty percent (30%) for patronage refund to meet or satisfy the requirement.”</i>;</p> <p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Christine Diwata T. Camiña and duly seconded by Dir. Dayanarra N. Torres, approved the amended computation of interest on share capital and patronage refund as follows, which shall supersede RESO 09-2025:</p> <p style="margin-left: 40px;">Interest on share capital (75%)</p>



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	<p>Associate Members : ₱ 15.00 per share Regular Members : 24.150 per share</p> <p>Patronage Refund (25%) Per Peso Purchased : ₱ 0.05 per share Per Pero in Interest Paid : 0.088 per share</p>																																
<p>Board Resolution No. 12 03-06-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Christine Diwata T. Camiña and duly seconded by Dir. Chastine T. Diaz, approved the following:</p> <p><u>NEW MEMBERSHIP:</u></p> <table border="1" data-bbox="516 585 1282 838"> <thead> <tr> <th>NO</th> <th>NAME</th> <th>SEX</th> <th>PLACE OF ASSIGNMENT</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>NAGUITA, KRISTELLE F.</td> <td>F</td> <td>DPD</td> </tr> <tr> <td>2</td> <td>FLORES, QUEENIE ROSE C.</td> <td>F</td> <td>RDO 113A</td> </tr> <tr> <td>3</td> <td>MORADAS, TADEO M JR.</td> <td>M</td> <td>RDC</td> </tr> <tr> <td>4</td> <td>GALLARDO, JOVIE O.</td> <td>F</td> <td>RDO 132</td> </tr> </tbody> </table> <p><u>WITHDRAWAL:</u></p> <table border="1" data-bbox="474 919 1318 1169"> <thead> <tr> <th>NO</th> <th>NAME</th> <th>SEX</th> <th>SHARE CAPITAL/SAVINGS</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>ORLANES, LOPITO C.</td> <td>M</td> <td>Capital P 217,869.69 Savings <u>1,245.12</u> 219,114.81 Loan Bal. <u>97,831.13</u> P 121,283.68</td> </tr> <tr> <td>2</td> <td>LOPEZ, ROMEO A. III</td> <td>M</td> <td>Capital P 90,676.35 Savings <u>30,413.91</u> P 121,090.26</td> </tr> </tbody> </table>	NO	NAME	SEX	PLACE OF ASSIGNMENT	1	NAGUITA, KRISTELLE F.	F	DPD	2	FLORES, QUEENIE ROSE C.	F	RDO 113A	3	MORADAS, TADEO M JR.	M	RDC	4	GALLARDO, JOVIE O.	F	RDO 132	NO	NAME	SEX	SHARE CAPITAL/SAVINGS	1	ORLANES, LOPITO C.	M	Capital P 217,869.69 Savings <u>1,245.12</u> 219,114.81 Loan Bal. <u>97,831.13</u> P 121,283.68	2	LOPEZ, ROMEO A. III	M	Capital P 90,676.35 Savings <u>30,413.91</u> P 121,090.26
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<p>Board Resolution No. 13 03-06-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Christine Diwata T. Camiña and duly seconded by Dir. Chastine T. Diaz, approved the following:</p> <p>RESOLVED, as it is hereby resolved, to authorize the following DABIREMCO Officers as new signatories for Pag Ibig Employer's Information, to wit:</p> <ol style="list-style-type: none"> 1. BEVERLIE C. MONTEBON, Chairperson 2. MARIA ALMA P. ORENIO, Manager 3. JENNIFER ETHEL L. ELIAB, Administrative Officer <p>RESOLVED, FINALLY, to authorize <i>JENNIFER ETHEL L. ELIAB (DABIREMCO Administrative Officer)</i> to process updating of records and represent DAVAO BIR MULTIPURPOSE COOPERATIVE (DABIREMCO).</p>																																
<p>Board Resolution No. 14 03-06-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Dayanarra N. Torres, the attendance of Dir. Maria Cresencia G. Ungab to represent DABIREMCO in the 20th Annual General Assembly of Cooperative Union of Davao City (CUDC) on April 11, 2025 at 1:00 pm to 5:00 pm at NEAP R-XI Leadership Development Center, DepEd Quirino Ave., Poblacion District, Davao City was approved;</p> <p>RESOLVED FURTHER that, DABIREMCO will avail of the half-page advertisement in CUDC's annual souvenir program amounting to one thousand pesos (P1,000), to be charged to CETF.</p>																																
<p>Board Resolution No. 15 03-06-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Dayanarra N. Torres, the attendance of Dir. Beverlie C. Montebon and Dir. Maria Cresencia G. Ungab to represent DABIREMCO in the 35th Annual General Assembly of Cooperative Federation of Davao City (CFDC) on April 27, 2025 at 9:00 am to 1:00 pm at Lispher Inn, Juna Subdivision, Matina, Davao City was approved. Registration fee at six hundred fifty pesos (P650.00) per head, total of one thousand three hundred pesos (P1,300.00) shall be charged to CETF.</p> <p>RESOLVED FURTHER that, DABIREMCO will avail of the half-page advertisement in CFDC's annual souvenir program amounting to one thousand pesos (P1,000), also to be charged to CETF.</p>																																
<p>Board Resolution No. 16 03-06-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Christine Diwata T. Camiña and duly seconded by Dir. Chastine T. Diaz, the attendance of Ms. Grace D. Ditan and Manager Maria Alma P. Orenio in The Rhythm of Cash seminar to be conducted by Model Cooperative Network (MCN) on April 3-4, 2025 at Star Hotel, Mabini St., Poblacion District, Davao City was approved.</p>																																



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<p>Board Resolution No. 17 03-06-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Christine Diwata T. Camiña and duly seconded by Dir. Chastine T. Diaz, the attendance of Manager Maria Alma P. Orenio and a representative from Credit Committee in Credit Oversight seminar to be conducted by Model Cooperative Network (MCN) on April 24, 2025 at Brokenshire Hotel-Resort & Convention Center, Brokenshire Heights, Madapo, Davao City was approved.</p>
<p>Board Resolution No. 18 03-06-2025</p>	<p>RESOLVED that, DABIREMCO, upon the motion of Dir. Dayanarra N. Torres and duly seconded by Dir. Christine Diwata T. Camiña, the Board approved the granting of a certificate and a cash incentive amounting to ten thousand pesos (P10,000) to Ms. April Mae Maganito, in recognition of her 10 years of loyal service to DABIREMCO under the Loyalty Award.</p>
<p>Board Resolution No. 19 03-06-2025</p>	<p>RESOLVED that, DABIREMCO, upon the motion of Dir. Dayanarra N. Torres and duly seconded by Dir. Maria Cresencia G. Ungab, the Board approved the granting of 1 sack of 25-kilo rice to each of the winners of Top 5 Loan Availers and Top 5 Canteen Patronizers, a total of ten (10) sacks of 25-kilo rice to be provided.</p>
<p>Board Resolution No. 20 03-06-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Christine Diwata T. Camiña and duly seconded by Dir. Chastine T. Diaz, the proposed corrections for the Membership Policy Manual were approved, to wit:</p> <ul style="list-style-type: none"> • Page 8, Section 17-b: “made to DABIREMCO”, to be removed. • Section 17-c: “to the cooperative”, “or qualified to be a member”, to be removed • Section 17-d: “every year”, to be removed. • “Not less than 10% of the total shares”, to be added.
<p>Board Resolution No. 21 03-06-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Maria Cresencia G. Ungab, renaming the Associate Membership Committee to Membership Committee was approved..</p>
<p>Board Resolution No. 22 03-06-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Dayanarra N. Torres and duly seconded by Dir. Maria Cresencia G. Ungab, the following proposed amendments to DABIREMCO’s ACBL were approved (for ratification during the upcoming GA), to wit:</p> <p>ARTICLES OF COOPERATION:</p> <ul style="list-style-type: none"> • Removing Article VI defining the type of membership as this will be presented in the coop’s by-laws. • Article VII – Area of Operation, stating about the primary members of the cooperative. • Adjusting the numbering of Articles in Roman numerals starting with Article VI, since Articles VI was already removed. <p>BY-LAWS:</p> <p>Article II – Membership</p> <ul style="list-style-type: none"> • Section I – more clearly stating about the common bond of membership and membership classification • Section II – more clearly defining the kinds qualifications for membership • Sections 8.1 and 8.2 – expounding more on the rights and privileges of the members (regular and associate); more clearly stating on receiving fair share in the surplus available for distribution interest rates between regular and associate members. • Section 9 – minor edit (one word only) • Section 23 – changed the Committee for Associate Members into Committee for Membership • Section 24 – changed into Functions and Responsibilities of the Committee for Membership, removing the word “associate”. • Added Section 24.b – “Coordinate with associate members and regular members who retire, transfer to another BIR office/region, or are separated from service to ensure they continue fulfilling the duties and responsibilities of a regular member, thereby encouraging their active participation in DABIREMCO.
<p>Board Resolution No. 23 03-06-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Dayanarra N. Torres, the provision of one (1) 1CISP card valued at P100 for each Members in Good Standing (MIGS) as of December 31, 2024 was approved.</p>
<p>Board Resolution No. 24 03-06-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Chastine T. Diaz, the annual budget for the year 2025 was approved</p> <ul style="list-style-type: none"> • CHASTINE T. DIAZ • DAYANARRA N. TORRES
<p>Board Resolution No. 25 03-06-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Christine Diwata T. Camiña and duly seconded by Dir. Chastine T. Diaz, the revisions of the Election Rules and Guidelines were approved, to wit:</p>



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	<p>Article II Section 1 (e): <i>"(e). Has completed or is willing to undergo the required training within twelve months or within its tenure of office, as may be allowed by the Cooperative Development Authority (CDA)."</i></p> <p>Article II Section 3 Par. 3: <i>"Non-compliance with the requisite trainings within twelve (12) months or within the tenure of office, as may be allowed by the CDA, will result in disqualification from holding any future positions within the cooperative until the mandated trainings are satisfactorily completed."</i></p>																								
Board Resolution No. 26 03-06-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Maria Cresencia G. Ungab, the unaudited financial statement as of January 31, 2025 was approved.</p>																								
Board Resolution No. 27 03-15-2025	<p>RESOLVED that,</p> <p>The elected Board of Directors on DABIREMCO's Annual General Assembly Meeting held on March 15, 2025, elected among themselves the following designation:</p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th>NAME</th> <th>POSITION</th> <th>TERM OF OFFICE</th> </tr> </thead> <tbody> <tr> <td>BEVERLIE C. MONTEBON</td> <td>CHAIRPERSON - BOD</td> <td>April 04, 2025 - April 03, 2027</td> </tr> <tr> <td>MARIA CRESENCIA G. UNGAB</td> <td>VICE CHAIRPERSON - BOD</td> <td>April 04, 2024 - April 03, 2026</td> </tr> <tr> <td>BAVILYN R. AMODIA</td> <td>MEMBER - BOD</td> <td>April 04, 2025 - April 03, 2027</td> </tr> <tr> <td>ALBERTO K. DABA, JR.</td> <td>MEMBER - BOD</td> <td>April 04, 2025 - April 03, 2027</td> </tr> <tr> <td>REX VINCENT O. PERIDO</td> <td>MEMBER - BOD</td> <td>April 04, 2024 - April 03, 2026</td> </tr> <tr> <td>CHASTINE T. DIAZ</td> <td>MEMBER - BOD</td> <td>April 04, 2025 - April 03, 2027</td> </tr> <tr> <td>DAYANARRA N. TORRES</td> <td>MEMBER - BOD</td> <td>April 04, 2024 - April 03, 2026</td> </tr> </tbody> </table>	NAME	POSITION	TERM OF OFFICE	BEVERLIE C. MONTEBON	CHAIRPERSON - BOD	April 04, 2025 - April 03, 2027	MARIA CRESENCIA G. UNGAB	VICE CHAIRPERSON - BOD	April 04, 2024 - April 03, 2026	BAVILYN R. AMODIA	MEMBER - BOD	April 04, 2025 - April 03, 2027	ALBERTO K. DABA, JR.	MEMBER - BOD	April 04, 2025 - April 03, 2027	REX VINCENT O. PERIDO	MEMBER - BOD	April 04, 2024 - April 03, 2026	CHASTINE T. DIAZ	MEMBER - BOD	April 04, 2025 - April 03, 2027	DAYANARRA N. TORRES	MEMBER - BOD	April 04, 2024 - April 03, 2026
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Board Resolution No. 28 04-25-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Alberto K. Daba, approved the attendance of Ms. Ginalyn Butil and Ms. Jennifer Ethel Eliab to represent DABIREMCO in the conduct of Model Cooperative Network's (MCN) training on Cooperative Confidential: A Guide to Secretarial Best Practices on April 29, 2025, 8:00am to 5:00pm at The Pinnacle Hotel and Suites, Sta. Ana Ave., Poblacion District, Davao City.</p>																								
Board Resolution No. 29 04-25-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Maria Cresencia G. Ungab, approved the budget amounting to fifty-thousand pesos (P50,000.00) for the purchase of one (1) unit brand new refrigerator for canteen use.</p>																								
Board Resolution No. 30 04-25-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Maria Cresencia G. Ungab, the provision of 1 CoopHealth Premium HMO for seven (7) DABIREMCO employees amounting to four thousand four hundred pesos (P4,400) per head, for a total of thirty thousand eight hundred pesos (P30,800), was approved.</p>																								
Board Resolution No. 31 04-25-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Maria Cresencia G. Ungab, approved to signify regular membership to Model Cooperative Network (MCN).</p> <p>RESOLVED FURTHER that, payment of the required paid-up capital contribution in the amount of two hundred fifty thousand pesos (P250,000) shall be made, thereby enabling the cooperative to gain eligibility to vote and be voted in the 2025 General Assembly.</p>																								
Board Resolution No. 32 04-25-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Maria Cresencia G. Ungab, the proposed amendments on the Compliance Loan were approved, to wit:</p> <ul style="list-style-type: none"> • Minimum loanable amount of 10k to 20k, maximum of P100K • For members who have not availed any loan product since the beginning of employment for the past 3 years • 1-year term, lock-in interest or offset with another loan 																								
Board Resolution No. 33 04-25-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Alberto K. Daba, Summer Promo Loan was approved, with the following details:</p> <ul style="list-style-type: none"> • 10% annual diminishing rate • 12-month payment term 																								



DABIREMCO

DAVAO BIR EMPLOYEES MULTIPURPOSE COOPERATIVE (DABIREMCO)

BIR Bldg., Bolton Extension, Davao City

Tel. no. (082) 224-1526

	<ul style="list-style-type: none"> Promo period: April 28 to May 31, 2025 Maximum loanable amount: P100,000 P2M capital 												
Board Resolution No. 34 04-25-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Bavilyn R. Amodia and duly seconded by Dir. Rex Vincent O. Perido, Back-to-School Promo Loan was approved, with the following details:</p> <ul style="list-style-type: none"> 8% annual straight rate 24-month payment term Promo period: May 1 to June 15, 2025 Maximum loanable amount: P100,000 P2M capital 												
Board Resolution No. 35 04-25-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Maria Cresencia G. Ungab, the unaudited financial statement as of March 31, 2025 was approved.</p>												
Board Resolution No. 36 04-25-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Alberto K. Daba, approved the attendance of Dir. Beverlie C. Montebon and Dir. Maria Cresencia G. Ungab to represent DABIREMCO in Cooperative Federation of Davao City (CFDC)'s Induction and Oath-Taking Ceremony on May 20, 2025, 11:30am to 1:30pm, to be held at the Aulson's Café, 1st Avenue, Juan Subdivision, Davao City.</p>												
Board Resolution No. 37 04-25-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Bavilyn R. Amodia and duly seconded by Dir. Alberto K. Daba, approved the implementation of additional P29 daily rate increase, as prescribed by the New Wage Order No. RB XI-23, to the three (3) employees of DABIREMCO, namely:</p> <ol style="list-style-type: none"> Ramillano, Ramer P. Jr. Pombo, Alita Ajero, Miles <p>RESOLVED FURTHER THAT, the date of effectivity shall be on July 1, 2025.</p>												
Board Resolution No. 38 04-25-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Alberto K. Daba and duly seconded by Dir. Bavilyn R. Amodia, approved the following:</p> <p><u>NEW MEMBERSHIP:</u></p> <table border="1"> <thead> <tr> <th>NO</th> <th>NAME</th> <th>SEX</th> <th>PLACE OF ASSIGNMENT</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>DAMON-DAMON, ROBERT P.</td> <td>M</td> <td>RDO 132</td> </tr> <tr> <td>2</td> <td>UNGAB, MAUI VINCE G.</td> <td>M</td> <td>RDO 112</td> </tr> </tbody> </table>	NO	NAME	SEX	PLACE OF ASSIGNMENT	1	DAMON-DAMON, ROBERT P.	M	RDO 132	2	UNGAB, MAUI VINCE G.	M	RDO 112
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2	UNGAB, MAUI VINCE G.	M	RDO 112										
Board Resolution No. 39 05-28-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Bavilyn R. Amodia and duly seconded by Dir. Alberto K. Daba, Jr., approved the following:</p> <p><u>WITHDRAWAL:</u></p> <table border="1"> <thead> <tr> <th>NO</th> <th>NAME</th> <th>SEX</th> <th>SHARE CAPITAL/SAVINGS</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>BILBAO, RICHELLE V.</td> <td>F</td> <td>Share Capital P 120,071.84 Savings <u>3,115.80</u> P 123,187.64</td> </tr> <tr> <td>2</td> <td>BENTULAN, ABILIA S.</td> <td>F</td> <td>Share Capital P 233,114.13 Savings 9,093.46 Dayong <u>700.00</u> P 242,907.59 Loan Balance & SF <u>98,418.00</u> P 144,489.59</td> </tr> </tbody> </table>	NO	NAME	SEX	SHARE CAPITAL/SAVINGS	1	BILBAO, RICHELLE V.	F	Share Capital P 120,071.84 Savings <u>3,115.80</u> P 123,187.64	2	BENTULAN, ABILIA S.	F	Share Capital P 233,114.13 Savings 9,093.46 Dayong <u>700.00</u> P 242,907.59 Loan Balance & SF <u>98,418.00</u> P 144,489.59
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Board Resolution No. 40 05-28-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Rex Vincent O. Perido and duly seconded by Dir. Alberto K. Daba, Jr., the extension of the promo period for the BACK-TO-SCHOOL Promo Loan until July 31, 2025 was approved.</p>												



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BIR Bldg., Bolton Extension, Davao City

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<p>Board Resolution No. 41 05-28-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Maria Cresencia G. Ungab, the unaudited financial statement as of April 30, 2025 was approved.</p>												
<p>Board Resolution No. 42 05-28-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Bavilyn R. Amodia and duly seconded by Dir. Chastine T. Diaz, the additional funding to DABIREMCO's InLife retirement plan in the amount of eighty-two thousand three hundred and 61/100 (P82,300.61) was approved.</p>												
<p>Board Resolution No. 43 05-28-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Bavilyn R. Amodia and duly seconded by Dir. Rex Vincent O. Perido, the provision of the amount five thousand pesos (P5,000.00) for payment of the unpaid penalties to the Business Bureau from the years 2014 to 2024 was approved.</p>												
<p>Board Resolution No. 44 06-20-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Rex Vincent O. Perido, approved the provision of the amount one thousand five hundred pesos (P1,500.00) as donation for the late Genesis Peñafiel.</p>												
<p>Board Resolution No. 45 06-20-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Dir. Rex Vincent O. Perido and duly seconded by Dir. Alberto K. Daba, Jr., approved the budget amounting to fifteen thousand pesos (P15,000) for the purchase of one (1) unit printer for DABIREMCO office use.</p>												
<p>Board Resolution No. 46 06-20-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Alberto K. Daba, Jr., approved the following: <u>NEW MEMBERSHIP:</u></p> <table border="1" data-bbox="493 1177 1317 1319"> <thead> <tr> <th>NO</th> <th>NAME</th> <th>SEX</th> <th>PLACE OF ASSIGNMENT</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>DONCILA, KATHERINE ANN C.</td> <td>F</td> <td>RDO 113</td> </tr> <tr> <td>2</td> <td>CORPOZ, JARSON A</td> <td>M</td> <td>RDO 132</td> </tr> </tbody> </table>	NO	NAME	SEX	PLACE OF ASSIGNMENT	1	DONCILA, KATHERINE ANN C.	F	RDO 113	2	CORPOZ, JARSON A	M	RDO 132
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1	DONCILA, KATHERINE ANN C.	F	RDO 113										
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<p>Board Resolution No. 47 06-20-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Rex Vincent O. Perido, the Performance Based Bonus Matrix for DABIREMCO employees was approved, to wit:</p> <table border="1" data-bbox="607 1473 1208 1615"> <thead> <tr> <th>Evaluation Rate</th> <th>Salary Percentage</th> </tr> </thead> <tbody> <tr> <td>4.6 - 5.0</td> <td>60%</td> </tr> <tr> <td>4.0 - 4.5</td> <td>50%</td> </tr> <tr> <td>3.5 - 3.9</td> <td>40%</td> </tr> </tbody> </table>	Evaluation Rate	Salary Percentage	4.6 - 5.0	60%	4.0 - 4.5	50%	3.5 - 3.9	40%				
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<p>Board Resolution No. 48 06-20-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Bavilyn R. Amodia, approved the cash donation amounting to five thousand pesos (P5,000) for the Regional Celebration of the International Year of the Cooperatives (IYC) on July 5, 2025, to be charged to CDF.</p>												
<p>Board Resolution No. 49 06-20-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Rex Vincent O. Perido, approved the allocation and remittance of the mandatory portion of the Cooperative Education and Training Fund (CETF), pursuant to Section 3 (1) of R.A. 6939 and CDA MC No. 2019-08 Series of 2019, amounting to two hundred sixty thousand pesos (₱260,000.00) to be distributed among the federations as follows:</p> <ul style="list-style-type: none"> • National Confederation of Cooperatives (NATCCO) - ₱100,000.00 • Model Cooperative Network (MCN) - ₱100,000.00 • Cooperative Union of Davao City (CUDC) - ₱10,000.00 • Cooperative Federation of Davao City (CFDC) - ₱50,000.00 												
<p>Board Resolution No. 50 06-20-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Alberto K. Daba, Jr. and duly seconded by Dir. Maria Cresencia G. Ungab, approved the implementation of the DABIREMCO Evaluation System on July 1, 2025.</p>												



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Board Resolution No. 51 06-20-2025	RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Alberto K. Daba, Jr., the additional capital for the Back-to-School (BTS) Loan amounting to two million pesos (P2,000,000) was approved.																												
Board Resolution No. 52 06-20-2025	RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Alberto K. Daba, Jr., the proposed letter, to be served to the identified twenty-two (22) Associate Members with less than 10 shares, was approved.																												
Board Resolution No. 53 06-20-2025	RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Alberto K. Daba, Jr., the unaudited financial statement as of May 31, 2025 was approved.																												
Board Resolution No. 54 06-20-2025	RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Alberto K. Daba, Jr., the budget for this year's DABIREMCO Team Building, amounting to sixty thousand pesos (P60,000.00), was approved.																												
Board Resolution No. 55 07-28-2026	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Chastine T. Diaz, approved the following:</p> <p><u>NEW MEMBERSHIP:</u></p> <table border="1" data-bbox="488 956 1312 1104"> <thead> <tr> <th>NO</th> <th>NAME</th> <th>SEX</th> <th>PLACE OF ASSIGNMENT</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>BARONDAY, RENEE JOY A.</td> <td>F</td> <td>ASSESSMENT DIVISION</td> </tr> <tr> <td>2</td> <td>MARAVILLA, SHIELA O.</td> <td>F</td> <td>ASSESSMENT DIVISION</td> </tr> </tbody> </table> <p><u>WITHDRAWAL:</u></p> <table border="1" data-bbox="418 1193 1383 1623"> <thead> <tr> <th>NO</th> <th>NAME</th> <th>SEX</th> <th>SHARE CAPITAL/SAVINGS</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>BABAO, NORMA</td> <td>F</td> <td>Associate Member Paid up Capital P 1,913.00 Dividend & PR <u>505.29</u> P 2,418.29</td> </tr> <tr> <td>2</td> <td>ESPAÑOL. SWIZA</td> <td>F</td> <td>Regular Member Paid up Capital P 114,644.26 Dividend & PR 2,213.46 Savings <u>33,090.09</u> P 149,947.35</td> </tr> <tr> <td>3</td> <td>ESTACA, BENITO P.</td> <td>M</td> <td>Regular Member Paid up Capital P 30,899.90 Savings <u>3,418.09</u> P 34,317.99 Loans Payable <u>68,433.47</u> P -34,115.48 FULLY PAID inv# 17216 07/25/25</td> </tr> </tbody> </table>	NO	NAME	SEX	PLACE OF ASSIGNMENT	1	BARONDAY, RENEE JOY A.	F	ASSESSMENT DIVISION	2	MARAVILLA, SHIELA O.	F	ASSESSMENT DIVISION	NO	NAME	SEX	SHARE CAPITAL/SAVINGS	1	BABAO, NORMA	F	Associate Member Paid up Capital P 1,913.00 Dividend & PR <u>505.29</u> P 2,418.29	2	ESPAÑOL. SWIZA	F	Regular Member Paid up Capital P 114,644.26 Dividend & PR 2,213.46 Savings <u>33,090.09</u> P 149,947.35	3	ESTACA, BENITO P.	M	Regular Member Paid up Capital P 30,899.90 Savings <u>3,418.09</u> P 34,317.99 Loans Payable <u>68,433.47</u> P -34,115.48 FULLY PAID inv# 17216 07/25/25
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Board Resolution No. 56 07-28-2026	RESOLVED that, DABIREMCO, upon motion of Dir. Alberto K. Daba, Jr. and duly seconded by Dir. Rex Vincent O. Perido, approved the offsetting of unclaimed interest on share capital and patronage refund to preferred share capital of all associate members to reach the minimum share capital of five thousand pesos (P5,000.00).																												
Board Resolution No. 57 07-28-2026	RESOLVED that, DABIREMCO, upon motion of Dir. Bavilyn R. Amodia and duly seconded by Dir. Alberto K. Daba, Jr., the opening of RCBC savings account and placement of the initial deposit amounting to five hundred thousand (P500,000.00) to open the Prestige Account - Hexagon Membership was approved.																												
Board Resolution No. 58 07-28-2026	RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Alberto K. Daba, Jr., the uploading of the revised Election Guidelines in the DABIREMCO website was approved.																												
Board Resolution No. 59 07-28-2026	RESOLVED that, DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Alberto K. Daba, Jr., approved the release of the asset turnover ratio data of DABIREMCO from 2015 to 2024, broken down by material asset, for the purpose of discounting the impact of COVID-19 in the financial performance of the Cooperative, as requested by the Election Committee, subject to the submission and subsequent approval by the Board of the committee's formal request letter.																												
Board Resolution No. 60	RESOLVED that,																												



DABIREMCO

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07-28-2026	DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Alberto K. Daba, Jr., the unaudited financial statement as of June 30, 2025 was approved.																
Board Resolution No. 61 07-28-2026	RESOLVED that, DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Alberto K. Daba, Jr. revision of the loan application form was approved to include a section for verifying the loan applicant's available leave credits.																
Board Resolution No. 62 07-28-2026	RESOLVED that, DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Alberto K. Daba, Jr., approved the attendance of Dir. Maria Cresencia G. Ungab to represent DABIREMCO in the On Boarding Session and Oath-Taking Ceremony to be conducted by Model Cooperative Network (MCN) on Saturday, August 2, 2025 at 9:00 AM, at Star Hotel, 14 Mabini Street, Poblacion District, Davao City.																
Board Resolution No. 63 08-28-2025	RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Alberto K. Daba, Jr., approved the following: <u>NEW MEMBERSHIP:</u> <table border="1" data-bbox="493 801 1317 889"> <thead> <tr> <th>NO</th> <th>NAME</th> <th>SEX</th> <th>PLACE OF ASSIGNMENT</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>DEPRA, SOPHIA ANDREA D.</td> <td>F</td> <td>RDO 112</td> </tr> </tbody> </table> <u>WITHDRAWAL:</u> <table border="1" data-bbox="493 983 1317 1142"> <thead> <tr> <th>NO</th> <th>NAME</th> <th>SEX</th> <th>SHARE CAPITAL/SAVINGS</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>RAVELO, JEUNE DIANNE Q.</td> <td>F</td> <td>Regular Member Share Capital P 9,268.70 Savings <u>5,498.86</u> P 14,767.56</td> </tr> </tbody> </table>	NO	NAME	SEX	PLACE OF ASSIGNMENT	1	DEPRA, SOPHIA ANDREA D.	F	RDO 112	NO	NAME	SEX	SHARE CAPITAL/SAVINGS	1	RAVELO, JEUNE DIANNE Q.	F	Regular Member Share Capital P 9,268.70 Savings <u>5,498.86</u> P 14,767.56
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Board Resolution No. 64 08-28-2025	RESOLVED that, DABIREMCO, upon motion of Dir. Alberto K. Daba, Jr. and duly seconded by Dir. Rex Vincent O. Perido, approved the attendance of Manager Alma P. Orenio and Dir. Maria Cresencia G. Ungab in the 2025 Owner's Forum of 1CISP on September 15, 2025, 8am onwards at Arcadia Event Center, Col. Emilio Escandor St., Quimpo Blvd., Ecoland, Davao City.																
Board Resolution No. 65 08-28-2025	RESOLVED that, DABIREMCO, upon motion of Dir. Rex Vincent O. Perido and duly seconded by Dir. Alberto K. Daba, Jr., the revised policy for the Consolidated Loan was approved, with the following details: <p style="text-align: center;">Maximum Loanable Amount: P500,000 Term: 36 months Interest Rate: 24% Method: Diminishing Effective Interest per Annum: 12% Renewable: No</p> <p>Restrictions:</p> <ul style="list-style-type: none"> • Mandatory: 1 Salary Loan (of at least 1 year)' • Barring from availing of any loan product, except Emergency & Bonus Loans • Buy out thru Salary Loan after 2 years <p>Primary purpose: Buying out promo loans.</p>																
Board Resolution No. 66 08-28-2025	RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Rex Vincent O. Perido, the 24 th Anniversary Promo Loan was approved, with the following details: <p>24th Anniversary Promo Loan</p> <ul style="list-style-type: none"> • P5,000,000 cap • Allow offsetting of the existing loan • Not allowed for newbies, should be at least two (2) years in BIR. • Not renewable 																



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	<p><i>Option A:</i> Maximum Loanable Amount: P200,000 Terms: 36 months (3 years) Interest Rate: 8% per annum, diminishing Loan Cap Ceiling: P2,000,000.00 Promo period: September 1-30, 2025</p> <p><i>Option B:</i> Maximum Loanable Amount: P500,000 to P1,000,000 Terms: 60 months (5 years) Interest Rate: 18% per annum, diminishing Loan Cap Ceiling: P3,000,000.00 Subject to drawing of slots/raffle Submission of application and evaluation is on September 1-15, 2025. Raffle draw will be on September 19, 2025.</p>																				
<p>Board Resolution No. 67 08-28-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Rex Vincent O. Perido, approved the re-offering of the Appliance Loan in time for DABIREMCO's 24th Anniversary. The promo period is set for September 15-19, 2025, to coincide with the conduct of the Anniversary Bazaar.</p>																				
<p>Board Resolution No. 68 08-28-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Alberto K. Daba, Jr., approved the appointment of Dir. Rex Vincent O. Perido as additional member of DABIREMCO's GAD Committee, in compliance to CDA MC No. 2013-22, Guidelines on Mainstreaming Gender and Development (GAD) in Cooperatives.</p>																				
<p>Board Resolution No. 69 08-28-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Rex Vincent O. Perido, the provision of cash amounting to twenty thousand pesos (P20,000) for the DABIREMCO Basketball Cup Season 4 was approved; to be charged to Community Development Fund (CDF).</p>																				
<p>Board Resolution No. 70 08-28-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Alberto K. Daba, Jr. and duly seconded by Dir. Rex Vincent O. Perido, approved the cash budget amounting to ten thousand pesos (P10,000) for the conduct of Building a Customer/Member-Focused Culture and Personal Development Seminar on September 13, 2025, at Barok Resto and Café; to be charged to CETF.</p>																				
<p>Board Resolution No. 71 08-28-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Rex Vincent O. Perido, the unaudited financial statement as of July 31, 2025 was approved.</p>																				
<p>Board Resolution No. 72 08-28-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Rex Vincent O. Perido, approved the cash budget amounting to fifty thousand pesos (P50,000) DABIREMCO's 24th Anniversary celebration.</p>																				
<p>Board Resolution No. 73 08-28-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Alberto K. Daba, Jr., approved the attendance of Manager Alma P. Orenio, Mr. Jonicris O. Almazan, and Ms. Jessa S. Palarca in the conduct of Island Forum for Cooperative Officers, CEAs, and Regulators on September 25-26, 2025, 8:00 am to 5:00 pm at Grand Men Seng Hotel, Magallanes St., Davao City. Registration fee and other related expenses to be charged to CETF.</p>																				
<p>Board Resolution No. 74 10-07-2025</p>	<p>RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Alberto K. Daba, Jr., approved the following: <u>NEW MEMBERSHIP:</u></p> <table border="1" data-bbox="485 2059 1310 2295"> <thead> <tr> <th>NO</th> <th>NAME</th> <th>SEX</th> <th>PLACE OF ASSIGNMENT</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>ADRIATICO, RINA H.</td> <td>F</td> <td>RDO 113A</td> </tr> <tr> <td>2</td> <td>MULATO, JOHN PAOLO D.</td> <td>M</td> <td>RDO 132</td> </tr> <tr> <td>3</td> <td>BARAQUIA, MARVIN B.</td> <td>M</td> <td>RDO 114</td> </tr> <tr> <td>4</td> <td>ACEBES, REENAE CHRISTYL N.</td> <td>F</td> <td>RDO 132</td> </tr> </tbody> </table>	NO	NAME	SEX	PLACE OF ASSIGNMENT	1	ADRIATICO, RINA H.	F	RDO 113A	2	MULATO, JOHN PAOLO D.	M	RDO 132	3	BARAQUIA, MARVIN B.	M	RDO 114	4	ACEBES, REENAE CHRISTYL N.	F	RDO 132
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DABIREMCO

DAVAO BIR EMPLOYEES MULTIPURPOSE COOPERATIVE (DABIREMCO)

BIR Bldg., Bolton Extension, Davao City

Tel. no. (082) 224-1526

	<p>WITHDRAWAL:</p> <table border="1"> <thead> <tr> <th>NO</th> <th>NAME</th> <th>SEX</th> <th>SHARE CAPITAL/SAVINGS</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>EDAR, LEILYNN P.</td> <td>F</td> <td> Regular Member Paid-up Share P 716,368.19 Savings <u>8,634.59</u> P 725,002.78 Less: Loans Payable 189,089.00 HMO-Inlife <u>7,369.17</u> Total Net Proceeds <u>528,554.62</u> </td> </tr> </tbody> </table>	NO	NAME	SEX	SHARE CAPITAL/SAVINGS	1	EDAR, LEILYNN P.	F	Regular Member Paid-up Share P 716,368.19 Savings <u>8,634.59</u> P 725,002.78 Less: Loans Payable 189,089.00 HMO-Inlife <u>7,369.17</u> Total Net Proceeds <u>528,554.62</u>		
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Board Resolution No. 75 10-07-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Alberto K. Daba, Jr. and duly seconded by Dir. Rex Vincent O. Perido, the unaudited financial statements as of August 31, 2025 was approved.</p>										
Board Resolution No. 76 10-07-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Rex Vincent O. Perido, approved the allocation of ten thousand pesos (P10,000) to cover food and other related expenses for DABIREMCO's participation in the Coop Month Culmination Program at Mergrande Resort on October 25, 2025.</p>										
Board Resolution No. 77 11-19-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Alberto K. Daba, Jr., and duly seconded by Dir. Dir. Bavilyn R. Amodia, the Board approved the attendance of three (3) representatives of DABIREMCO -- Chairperson Beverlie C. Montebon, Vice Chairperson Maria Cresencia G. Ungab, and Manager Maria Alma P. Orenio -- at the 2025 MCN Ownership Meeting on November 28-29, 2025, to be held in Hotel Elizabeth, Cebu City.</p> <p>RESOLVED, FURTHER THAT, all related expenses (plane fare and accommodation) will be charged to unutilized MCN remittance, while all other expenses (per diem of representatives) will be charged to CETF.</p>										
Board Resolution No. 78 11-19-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Rex Vincent O. Perido, and duly seconded by Dir. Dir. Alberto K. Daba, Jr., the Board approved the attendance of two (3) representatives of DABIREMCO -- Chairperson Beverlie C. Montebon and Vice Chairperson Maria Cresencia G. Ungab -- in the Christmas Party and Year-end Meeting of Cooperative Federation of Davao City on December 10, 2025 at 5:30 pm in Barok Café & Resto, Pryce Business Park, Bajada, Davao City, with expenses to be charged under social and community expenses.</p> <p>RESOLVED, FURTHER THAT, the donation amounting to two thousand pesos (P2,000.00) is hereby approved.</p>										
Board Resolution No. 79 11-19-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab, and duly seconded by Dir. Bavilyn R. Amodia, approved the donation for the recent earthquake and typhoon victims in Cebu and Manay to the fundraising initiative of Model Cooperative Network (MCN) in the amount of five thousand pesos (P5,000.00).</p> <p>RESOLVED FURTHER, that DABIREMCO will undertake the same fundraising initiative, and that all proceeds will likewise be given to the victims through MCN.</p>										
Board Resolution No. 80 11-19-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Bavilyn R. Amodia and duly seconded by Dir. Rex Vincent O. Perido, approved the placement of time deposit to Rizal Commercial Banking Corporation (RCBC) in the amount of two million pesos (P2,000,000.00) with 4.5% interest per annum for ninety (90) days.</p>										
Board Resolution No. 81 11-19-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Bavilyn R. Amodia and duly seconded by Dir. Alberto K. Daba, Jr., approved the allocation in the amount of six thousand five hundred pesos (P6,500.00) as financial support for the Christmas Party of BIR RR19's Child Minding Center on December 17, 2025.</p>										
Board Resolution No. 82 11-19-2025	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Bavilyn R. Amodia and duly seconded by Dir. Maria Cresencia G. Ungab, approved the opening of Christmas Promo Loan with the following details:</p> <table> <tr> <td>Amount</td> <td>: Up to P99,000.00</td> </tr> <tr> <td>Term</td> <td>: 6 months</td> </tr> <tr> <td>Interest</td> <td>: .5%/month</td> </tr> <tr> <td>Method</td> <td>: Straight</td> </tr> <tr> <td>Renewal</td> <td>: No</td> </tr> </table>	Amount	: Up to P99,000.00	Term	: 6 months	Interest	: .5%/month	Method	: Straight	Renewal	: No
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	<p>Service Charge : 1%</p> <p>Cap : 2M</p> <p>Promo Period : December 1 -15, 2025</p>								
<p>Board Resolution No. 83 11-19-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Alberto K. Daba, Jr., the unaudited financial statement as of October 31, 2025 was approved.</p>								
<p>Board Resolution No. 84 11-19-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Rex Vincent O. Perido, approved the cash budget amounting to sixty thousand pesos (P60,000) for DABIREMCO's annual Christmas Party on December 6, 2025, 10:00 am onwards at Aulson's Café, Circumferential Road, Poblacion District, Davao City.</p>								
<p>Board Resolution No. 85 11-19-2025</p>	<p>WHEREAS, the cooperative is currently using the T3X program, which requires an upgrade to improve functionality and compliance with reporting requirements;</p> <p>WHEREAS, T3X Solutions has proposed an upgrade package with a total cost of seventy thousand pesos (₱70,000.00), broken down as follows:</p> <ul style="list-style-type: none"> • ₱10,000.00 for the upgrade from T3X 2000 Series to T3X 3420; and • ₱60,000.00 for the availability of CIS Reports in addition to the existing monthly subscription; <p>WHEREAS, the proposed upgrade will include:</p> <ul style="list-style-type: none"> • Upgrade to T3X 3420; • Facilitation of requirements for CAS; • Availability of CIC Reports within the software; and • Updating the Chart of Accounts to the CDA Chart of Accounts, 2022 Series; <p>NOW, THEREFORE, BE IT RESOLVED, that upon motion of Director Maria Cresencia G. Ungab, duly seconded by Director Bavilyn R. Amodia, DABIREMCO hereby approves the allocation of seventy thousand pesos (₱70,000.00) to T3X Solutions for the upgrade of the T3X program as described above.</p>								
<p>Board Resolution No. 86 11-19-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Bavilyn R. Amodia and duly seconded by Dir. Alberto K. Daba, Jr., approved a ten percent (10%) increase from last year's total of ₱263,075.00, bringing the amount to ₱289,382.50 as the year-end bonus for the identified Board of Directors, officers, staff, and employees of DABIREMCO for the year 2025. <i>(Distribution table is attached as Annex A of this board resolution).</i></p>								
<p>Board Resolution No. 87 11-19-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Rex Vincent O. Perido, approved the following:</p> <p style="text-align: center;"><u>NEW MEMBERSHIP:</u></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>NO</th> <th>NAME</th> <th>SEX</th> <th>PLACE OF ASSIGNMENT</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>BELLA, MARIANY M.</td> <td style="text-align: center;">F</td> <td style="text-align: center;">RDO 115</td> </tr> </tbody> </table>	NO	NAME	SEX	PLACE OF ASSIGNMENT	1	BELLA, MARIANY M.	F	RDO 115
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<p>Board Resolution No. 88 12-22-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Maria Cresencia G. Ungab, Special Loan window for two (2) years was approved to be offered to the following members with delinquent accounts:</p> <ol style="list-style-type: none"> 1. Palazuelo, Mae Neen 2. Torreon, Janmin 3. Cali, Hamid 								
<p>Board Resolution No. 89 12-22-2025</p>	<p>RESOLVED that,</p> <p>DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Maria Cresencia G. Ungab, Bagong Taon Promo Loan was approved, with the following details:</p> <p>Maximum Loanable Amount: P100,000 Term: one (1) year Interest Rate Per Annum: 8% Method: Straight Advance Interest: None Renewable: No</p>								



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	Cap: P4,000,000 Promo Period: January 5 – 31, 2026 or until capital lasts Requires three (3) co-makers if loan amount is P100,000. For loan amount below P100,000, only one (1) co-maker is required.
Board Resolution No. 90 12-22-2025	RESOLVED that, DABIREMCO, upon motion of Dir. Rex Vincent O. Perido and duly seconded by Dir. Chastine T. Diaz, the unaudited financial statement as of November 30, 2025 was approved
Board Resolution No. 91 12-22-2025	RESOLVED that, DABIREMCO, upon motion of Dir. Maria Cresencia G. Ungab and duly seconded by Dir. Chastine T. Diaz, approved the allocation of the amount sixty thousand pesos (P60,000) for the conduct of the Annual Operational Planning for the year 2026; To be charged to CETF.
Board Resolution No. 92 12-22-2025	RESOLVED that, DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Rex Vincent O. Perido, approved the attendance of Director Maria Cresencia G. Ungab as representative of DABIREMCO in the Joint Meeting of MCN Officers and Committees to be conducted by Model Cooperative Network (MCN), on Saturday, January 10, 2026, at 9:00 am, at Brokenshire Hotel-Resort and Convention Center, Brokenshire Heights, Madapo, Davao City.
Board Resolution No. 93 12-22-2025	RESOLVED that, DABIREMCO, upon motion of Dir. Chastine T. Diaz and duly seconded by Dir. Maria Cresencia G. Ungab, approved the following: <u>NEW MEMBERSHIP:</u> NONE <u>WITHDRAWAL:</u>

NO	NAME	SEX	SHARE CAPITAL/SAVINGS
1	ABARCA, DIONNE MARIE	F	Regular Member Paid-up Share P 265,514.98 Savings <u>1,103.82</u> P 266,618.80 Less: Loans Payable 223,162.64 Service Charge <u>500.00</u> Total Net Proceeds: P 42,956.16

CERTIFIED TRUE AND CORRECT:

GINALYN G. BUTIL
Board Secretary

ATTESTED BY:

BEVERLIE C. MONTEBON
Chairperson