

Articles of Cooperation and By-Laws

Article I – Name and Purpose

The cooperative shall be known as **OUR AI DIGITAL WISE COOPERATIVE**, organized to empower excluded and underutilized groups through cooperative membership, youth-trainable kits, environmental stewardship, blockchain transparency, and civic service.

Article II– Legal Framework and Compliance

The cooperative operates in full compliance with the Philippine Cooperative Code of 2008 (Republic Act No. 9520) and other relevant laws, including but not limited to:

- Republic Act No. 9520 (Philippine Cooperative Code of 2008)
- Cooperative Development Authority (CDA) regulations and implementing rules
- Republic Act No. 10963 (Tax Reform for Acceleration and Inclusion - TRAIN Law) as applicable to cooperatives
- Republic Act No. 10149 (GOCC Governance Act of 2011) provisions relevant to government-owned and controlled cooperatives
- Labor Code of the Philippines provisions applicable to cooperative employees

These laws ensure the cooperative's adherence to national standards in governance, capitalization, member rights, financial transparency, and dispute resolution.

Article III – Objectives

1. Promote sustainable practices through eco-brick production, repair hubs, and reverse shopping centers that facilitate the return, repair, recycling, and resale of goods to support sustainability and circular economy principles.
2. Champion transparency by integrating blockchain-based dashboards for cooperative accountability.
3. Provide youth-focused training modules in civic service, environmental stewardship, and digital literacy.
4. Generate cooperative income through faceless AI channels, signage-ready dashboards, and fundraising activities.
5. Develop and implement other innovative civic projects responsive to emerging environmental and social needs, ensuring the cooperative's resilience and continued growth despite challenges. These projects shall be identified and approved by the General Assembly based on the needs of the times and community priorities.

Article IV – Membership

- Open to all residents of Barangay Poblacion, Tacurong City, Sultan Kudarat, and allied communities.
- Members must commit to cooperative principles of transparency, sustainability, and dignity-first service.
- Each member has one vote in the General Assembly.

Article V – Capitalization

I. Tier of Capitalization:

Authorized Capital: ₱1,000,000

Share Value: ₱100/share → 10,000 shares authorized

Subscribed Capital: 25% = ₱250,000 → 2,500 shares subscribed

Paid-Up Capital: 25% of subscribed = ₱62,500 → 625 shares paid-up

- Membership fees and share capital contributions shall be determined by the General Assembly.
- Cooperative funds shall be used for civic projects, environmental programs, and technological innovation.
- Each member shall initially contribute a minimum share capital of PHP 1,000 upon joining.* Members are required to make a recurring monthly contribution of PHP 400 to support ongoing cooperative operations and projects.
 1. Members who fail to contribute for three (3) successive months shall receive notices. After the final notice, the member will be discharged from the Cooperative.
- The General Assembly may adjust contribution amounts as necessary to meet cooperative needs, with member approval.
- Membership fees and share capital contributions shall be determined by the General Assembly.
- Cooperative funds shall be used for civic projects, environmental programs, and technological innovation.
- Each member shall initially contribute a minimum share capital of PHP 1,000 upon joining.* Members are required to make a recurring monthly contribution of PHP 400 to support ongoing cooperative operations and projects.
 1. Members who fail to contribute for three (3) successive months shall receive notices. After the final notice, the member will be discharged from the Cooperative.

- The General Assembly may adjust contribution amounts as necessary to meet cooperative needs, with member approval.

II. Annual Review of Authorized Capitalization:

The Authorized Capitalization of the cooperative shall be specifically taken up during every Annual General Assembly meeting.

The Board of Directors shall present a report on the current status of subscribed and paid-up capital, including compliance with Cooperative Development Authority (CDA) requirements.

If deemed necessary, the General Assembly may call for adjustments to the Authorized Capitalization, either by increasing or restructuring share allocations, provided that such changes are approved by at least two-thirds (2/3) of the members present and voting.

Any approved adjustment shall be duly registered with the CDA and reflected in the cooperative's Articles of Cooperation and By-Laws."

Article VI – Governance

- The cooperative shall be governed by a Board of Directors elected by the General Assembly.
- Officers include Chairperson, Vice-Chairperson, Secretary, Treasurer, and Auditor.
- Decisions shall be made transparently and documented in signage-ready dashboards.

Article VII – Meetings

- General Assembly meetings shall be held annually.
- Special meetings may be called by the Board of Directors or upon petition of at least 20% of members.
- Regular monthly meetings shall be conducted to review and discuss the cooperative's status in all aspects of its operations, ensuring transparency and continuous improvement.

Article VIII – Amendments

- Amendments to these Articles require a two-thirds vote of the General Assembly.

By-Laws

Article I – Membership Rights and Duties

- Members have the right to vote, be elected, and participate in cooperative programs.
- Duties include attending meetings, contributing to civic projects, and upholding cooperative values.* Members benefit from access to cooperative resources such as training modules, eco-brick production, repair hubs, and reverse shopping centers.
 - Members are encouraged to contribute volunteer time to cooperative activities, with a tiered system where hours served translate into earned credit valued in peso-units, enhancing their cooperative equity and participation benefits.

Hours Served (per month)	Earned Credit (PHP)
1-5	100
6-10	250
11-15	400
16-20	600
21+	850

- Members receive transparent updates on cooperative operations and financial status through blockchain-based dashboards.
- Members may earn dividends or patronage refunds based on cooperative performance and their participation.
- Members gain opportunities for skill development, community engagement, and sustainable livelihood projects.

Article II – Board of Directors

- Composed of 5–7 members elected for a two-year term.
- Responsible for policy-making, oversight, and ensuring transparency.

Article III – Committees

- **Audit Committee:** Ensures financial transparency.
- **Education Committee:** Designs youth-trainable modules.
- **Environment Committee:** Oversees eco-brick and sustainability projects.
- **Other Committees formed, as needed.**

Article IV – Capital Build-Up and Savings

- Members shall contribute to share capital and savings programs.
- Cooperative income shall be reinvested into civic projects and sustainability initiatives.
- Dashboards of Financial Data using Blockchain Systems and Methods will be provided regularly, or as needed, for transparency and accountability purposes.

Article V – Settlement of Disputes

- Disputes shall be resolved through mediation and arbitration within the cooperative.

Article VI – Dissolution

- In case of dissolution, assets shall be distributed according to cooperative law, prioritizing community benefit.

Certification: We, the undersigned, certify that the foregoing Articles of Cooperation and By-Laws were adopted by the General Assembly of OUR AI DIGITAL WISE COOPERATIVE on this day, January _____, 2026.