

# REPUBLIC OF THE PHILIPPINES SECURITIES AND EXCHANGE COMMISSION

SEC Building, EDSA, Greenhills City of Mandaluyong, Metro Manila

Company Reg. No. CN200610153

# CERTIFICATE OF FILING OF AMENDED ARTICLES OF INCORPORATION

KNOW ALL PERSONS BY THESE PRESENTS:

This is to certify that the amended articles of incorporation of the

KASAGANA-KA Mutual Benefit Association, Inc. (Amending Article VI thereof.)

copy annexed, adopted on March 27, 2015 by majority vote of the Board of Trustees and by the vote of at least two-thirds of the members of the corporation, and certified under oath by the Corporate Secretary and a majority of the said board was approved by the Commission on this date pursuant to the provisions of Section 16 of the Corporation Code of the Philippines, Batas Pambansa Blg. 68, approved on May 1, 1980, and copies thereof are filed with the Commission.

IN WITNESS WHEREOF, I have set my hand and caused the seal of this Commission to be affixed to this Certificate at Mandaluyong City, Metro Manila, Philippines, this day of February, Twenty Sixteen.



MARY ANNE V. MORALES-LAGURA
Officer-In-Charge
Company Registration and Monitoring Department



AMENDED

#### ARTICLES OF INCORPORATION

OF

### KASAGANA-KA Mutual Benefit Association, Inc.

(Name of Corporation)

#### KNOW ALL MEN BY THESE PRESENTS:

The undersigned incorporators, all of legal age and majority of whom are residents of the Philippines, have this day voluntary agreed to form a non-stock and non-profit association under the laws of the Republic of the Philippines.

#### THAT WE HEREBY CERTIFY:

FIRST: The name of the said association shall be:

KASAGANA-KA Mutual Benefit Association, Inc.

SECOND: That the purpose or purposes for which such association is incorporated are:

- 1. To promote the welfare of the poor,
- To extend financial assistance to its members in the form of death benefits, medical subsidy, pension and loan redemption assistance;
- To ensure continued access to benefits/resources by actively involving the members in the direct management of the association that will include implementation of policies and procedures geared towards sustainability and improved services.

THIRD: That the place where the principal office the corporation is to be established or located is at # 5 Don Francisco St. Don Enrique Heights, Brgv. Holy Spirit Commonwealth Ave. Quezon City, Philippines. (as amended by the Board of Trustees at meetings held on March 25, 2010 amendments underscored)

FOURTH: That the term for which the association is to exist is fifty (50) years from and after the date of issuance of the certificate of incorporation.

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FIFTH: That the names, nationalities and residences of the incorporators of the association are as follows:

Name	Nationality	Residence
Maricel Barro	Filipino	6 Rosas St. Doña Pepeng Subdivision, San Mateo Rizal
Janice de Umania	Filipino	137 F. Blumentrit St. San Juan, Metro Manila
Ma. Luisa Quijano	Filipino	Blk. 82 Lot 246 Area D Sta. Cruz 111, City of SJDM, Bulacan
Leticia Rodriguez	Filipino	Blk. 34 Lot 15 Phase 2A, San Isidro, Antipolo City
Wenifreda Rodriguez	Filipino	Ph8 Pkg 10 Blk 134 Lot 17 Bagong Silang, Caloocan City
6. Josefina Torralba	Filipino	031 Kaunlaran St. Commonwealth, Quezon City
7. Rosalina Vergara	Filipino	104 NAC Compound, Ampid 1, San Mateo Rizal

SIXTH: That the number of trustees of the association shall be nine (9) and that the names, nationalities and residences of the first trustees of the association are as follows: (As amended by the Board of Trustees at a board meeting held on Mank Pt. 2015, amendment underscored

Name	Nationality	Residence
Maricel Barro	Filipino	6 Rosas St. Doña Pepeng Subdivision, San Mateo Rizal
Janice de Umania	Filipino	137 F. Blumentrit St. San Juan, Metro Manila
Ma. Luisa Quijano	Filipino	Blk. 82 Lot 246 Area D Sta. Cruz 111, City of SJDM, Bulacan
Leticia Rodriguez	Filipino	Blk. 34 Lot 15 Phase 2A, San Isidro, Antipolo City
Wenifreda Rodriguez	Filipino	Ph8 Pkg 10 Blk 134 Lot 17 Bagong Silang, Caloocan City
6. Josefina Torralba	Filipino	031 Kaunlaran St. Commonwealth, Quezon City
7. Rosalina Vergara	Filipino	104 NAC Compound, Ampid 1, San Mateo Rizal

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Name	Contribution
Maricel Barro	P 7,142.85
2. Janice de Umania	P 7,142.85
3. Ma. Luisa Quijano	P 7,142.85
4. Leticia Rodriguez	P 7,142.85
Wenifreda Rodriguez	P 7,142.85
6. Josefina Torralba	P 7,142.85
7. Rosalina Vergara	P 7,142.90
TOTAL	P 50,000.00

EIGHT: That no part of the net income shall inure to the benefit of any members, trustee, officer, or any private individual or entity which the association may obtain as an incident to its operation. No compensation shall be paid to its Trustees. Any profit obtained by the association as a result of its operation, whenever necessary or proper shall be used for the furtherance of the purposes enumerated in Article II, subject to the provisions of Title XI of the Corporation Code of the Philippines. (as amended by the Board of Trustees at a special meeting held on October 7, 2011.)

NINTH: That ROSALINA VERGARA has been elected by the members as Treasurer of the association to act as such until her successor is duly elected and qualified in accordance with the by-laws, and that such Treasurer she has been authorized to receive for and in the name and for the benefit of the association all contributions or donations paid or given by the members.

TENTH: That the association manifest its willingness to change its corporate name in the event another person, firm or entity has acquired a prior right to use the said firm name or one deceptively or confusingly similar to it.

**ELEVENTH:** That the association shall comply with the requirements for non-stock corporations in the course of its operations.

TWELVE: In case of dissolution, assets of the corporation shall be distributed to the following manner.

- 1. All its creditors shall be paid;
- Assets held subject to return on dissolution shall be delivered back to their givers
- Assets of the corporation shall be transferred to another accredited nongovernment organization or organization of similar purpose or purposes.(as amended by the Board of Trustees at a special meeting held on Oct. 7, 2011).

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## ACKNOWLEDGEMENT

Ouezon City S.S.		
BEFORE ME, a Notary	Public in and for	JUN Philippines, thi

Name	Community Tax Certificate No.	Date & place Issued
Maricel Barro	1451432	home OS 2000 ( O
Janice de Umania	12726743	June 05,2006/ Quezon City
Leticia Rodriguez	27005210	January 26, 2006/ Quezon City
Rosalina Vergara	-	March 10, 2006/ Antipolo City
Josefina Torralba	26397039	April 19, 2006/ Rizal Province
Wenifreda Rodriguez	1429269	May 29, 2006/ Quezon City
	19739151	June 06, 2006/ Caloocan City
Ma, Luisa Quijano	2603164	June 02, 2006/ Bulacan

all known to me and to me known to be the same persons who executed the foregoing Articles of Incorporation consisting of four (4) pages, including this page where the acknowledgement is written and they acknowledged to me that the same is their free act and voluntary deed.

WITNESS MY HAND AND SEAL on the date first above-written.

ATTY, GULLETHELU T LIMAY,
NOTARY FUBLIC
UNTIL DEC. 31. 2006
PTR ND. 7148058
113-06/045204 CHY

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Book No. 29/11;
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MARICEL BARRO TIN: 200-575-833	JANICE DE UMANIA TIN: 206-463-243
M.K. Duijans	Thodis
MA. LUISA QUIJANO TIN: 245-700-196	LETICIA RODRIGUEZ TIN: 271-146
walthiguest	adomalta
WENIFREDA RODRIGUEZ TIN: R3620-E1542-A-5	JOSEFINA TORRALBA TIN: 245-743-954

WITNESSES:

SHARON DIMPLE NAVARRO SEVERIANO MARCELO JR.

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(Non-Stock Corporation)

## COMMITTEEND FEB 22 TRUSTEES CERTIFICATE CHEN ED AV

#### KNOW ALL MEN BY THESE PRESENTS:

We, the undersigned majority of the trustees and the Corporate Secretary of KASAGANA-KA Mutual Benefit Association, Inc. do hereby certify that the Articles of Incorporation of said corporation was amended by a majority vote of the trustees and the vote of two thirds (2/3) of its membership at a board meeting held on March 27, 2015 at the principal office of the corporation.

The amended provisions of the attached Amended Articles of Incorporation refer to ARTICLE VI.

SECURITIES AND EXCHANGE CTIMMOSTUN

In witness whereof, we have here unto signed this certificate this , 2015 at Quezon City, Philippines.

> ELIZABETH N. YAYON TIN: 435/444-521-000

AILEEN V. RAMOS

TIN: 455-129-734-000

MA, JONA K, PAROLAN TIN: 455-685-215-000

JERLENE B. PEREZ CORPORATE SECRETARY TIN: 220-362-927-000

RIVIC R. LOTERTE TYN: 455-705-096-000

PERLA F. BATINGAL TIN: 120-586-639-000

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SUBSCRIBED AND SWORN to before me this , 2015 in day of Quezon City by the above named persons who exhibited to me their Community Tax Certificates as follows:

Name	CTC No.	Date & Place of Issue
Elizabeth N. Yayon	320984352	Jan. 14, 2015 - Marilao, Bulacan
Judea T. Gutierrez	05842158	April 1, 2015 - Antipolo, Rizal
Aileen V. Ramos	05858301	April 1, 2015 - Antipolo, Rizal
Marivic R. Loterte	10901397	June 5, 2015 - Caloocan City
Ma. Jona K. Parolan	09284320	Jan. 26, 2015 - SJDM, Bulacan
Jerlene B. Perez	00076783	July 15, 2015 - Quezon City

Doc. No. Page No. Book No. Series of

ATTY. RAMON L. CARPIO

NOTARY PUBLIC

NP. 189(2015-2016) Commission Expires December 31, 2016 Roll of Attenucy's No. 22172 IRP OR 978729; 12/12/14, Pasig City P3R No. 0350443, 1/6/15, Pasig City TIN 104-918-897

ATCLF IV-Compliance No. 000630, 6/19/13 Rm. 326 Ooda Consolacina Bidg, Cuban, Queena City



# REPUBLIC OF THE PHILIPPINES SECURITIES AND EXCHANGE COMMISSION

SEC Building, EDSA, Greenhills City of Mandaluyong, Metro Manila

Company Reg. No. CN200610153

# OF AMENDED BY-LAWS

KNOW ALL PERSONS BY THESE PRESENTS:

THIS IS TO CERTIFY that the Amended By-Laws of

KASAGANA-KA Mutual Benefit Association, Inc.

copy annexed, adopted on March 27, 2015 by majority vote of the Board of Trustees and on June 26, 2015 by the vote of at least two-thirds of the members, and certified under oath by the Corporate Secretary and majority of the said Board was approved by the Commission on this date pursuant to the provisions of Section 48 of the Corporation Code of the Philippines Batas Pambansa Blg. 68, approved on May 1, 1980, and copies thereof are filed with the Commission.

IN WITNESS WHEREOF, I have set my hand and caused the seal of this Commission to be affixed to this Certificate at Mandaluyong City, Metro Manila, Philippines, this \_\_\_\_\_\_ day of February, Twenty Sixteen.

MARY ANNE MORALES LAGURA
Officer-In-Charge

Company Registration and Monitoring Department





AMENDED

BY-LAWS

OF

# KASAGANA-KA Mutual Benefit Association, Inc.

(Name of Corporation)

#### ARTICLE I

#### MEETINGS

Section 1. Annual Meetings - The annual meetings of the members shall be held at the principal office of the association or any other feasible venue as may be decided by the Board of Trustees on any date in May 31 of each year. The President shall render her annual report to the members regarding the activities of the association. The election of trustees shall also be held during this annual meeting.

Section 2. Special Meetings - Special meetings of the members shall be called as the need thereof arises, by the Board of Trustees or the President or upon petition of 1/3 of the general membership.

Section 3. Notices - Notices of the time and place of annual and special meetings of the members shall be given either personally or by special delivery mail, at least two (2) weeks before the date set for such meeting. The notice of every special meeting shall state briefly the purpose or purposes of the meeting.

Section 4. Quorum – A quorum for any meeting of the members shall consist of a majority of the members and a majority of such quorum may decide any question at the meeting, except those matters where the Corporation Code requires the affirmative vote of a greater proportion.

Section 5. Order of Business - The order of business at the annual meeting of the members shall be as follows:

- a. Proof of services of the required notice of the meeting.
- b. Proof of the presence of a quorum.
- c. Reading and approval of the minutes of the previous annual meeting.
- d. Unfinished business.
- e. Report of the President.
- f. Election of the Trustees for the ensuing year.
- g. Other matters.

(Non-Stock Corporation)

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Section 6. Voting Proxy - Members shall be entitled to one vote, and they may vote whether in person or by proxy which shall be in writing and filed with the Secretary of the association before the scheduled meeting.

#### ARTICLE II

#### TRUSTEES

Section 1. Board of Trustees - The Board of Trustees of the KASAGANA-KA Mutual Benefit Association, Inc. shall consist of nine (9) members elected by the active members. One (1) trustee shall be an independent individual not connected nor involved in transactions dealing in KASAGANA-KA Mutual Benefit Association, Inc. nor KASAGANA-KA Development Center, Inc. (as amended by the Board of Trustees at meetings held on March 27, 2015 and June 26, 2015. amendment underscored)

Section 2. Qualifications - The trustees to be elected must be of legal age, recognized active beneficiary member of the KASAGANA-KA Mutual Benefit Association, Inc. or any of its affiliates, has consistently performed very satisfactorily for at least the last three (3) years in her membership and has ongoing businesses funded by loan from KASAGANA-KA Development Center, Inc. or any of its affiliates and is willing to perform the functions of a trustee without any remuneration. One trustee must be a personnel or staff of the KASAGANA-KA Development Center, Inc.

Section 3. Disqualification of Trustees or Officers - No member convicted by final judgment of an offense punishable by imprisonment for a period exceeding six (6) years, or a violation of the Corporation Code of the Philippines committed within five (5) years prior to the date of her election or appointment, shall qualify as a Trustee or Officer. In addition, a member whose membership has been terminated due to various reasons, and/or has resigned from membership with the KASAGANA-KA Mutual Benefit Association, Inc. or any of its affiliates, shall also be disqualified from being a Trustee or Officer.

Section 4. Term of Office of Trustees Of the nine (9) trustees elected by the active members, the first seven (7) trustees elected with the highest number of votes will serve for a period of three (3) years and the last two (2) elected trustees will serve for two (2) years. The Independent Board may be re-elected for another two (2) years. Elections thereafter will only be for the positions of trustees vacated, (as amended by the Board of Trustees at meeting held on March 27, 2015 and June 26, 2015. amendments underscored)



#### ARTICLE III

#### OFFICERS

Section 1. Officers - The officers of the association shall be a President, a Secretary, and a Treasurer. They shall be elected by the Board of Trustees from among themselves. The Board may combine compatible offices in a single person.

Section 2. Term of Office of Officers - The officers shall be elected by each new Board of Trustee at the first meeting after its election. Every officer shall be subject to removal only for cause, and unless so removed, shall hold office until his successor or successors are duly elected and qualified. (as amended by the Board of Trustees at a board meeting held on March 27, 2015 and June 26, 2015. amendments underscored)

#### ARTICLE IV

## FUNCTIONS AND POWERS OF OFFICERS

Section 1. President - The President shall be the Chief Executive Officer of the association. She shall preside in all meetings of the members of the association.

She shall execute all resolutions of the Board of Trustees. She shall be charged with directing and overseeing the activities of the association. She shall submit to the Board as soon as possible after the close of each fiscal year, and to the members of each annual meeting, a complete report of the activities and operations of the association for the fiscal year under her term.

Section 2. Secretary - The Secretary shall give all notices required by these by-laws and keep the minutes of all meetings of the members and of the Board of Trustees in a book kept for the purpose. She shall keep the seal of the association and affix such seal to any paper or instrument requiring the same. She shall have custody of the members' register and the correspondence files of the association. She shall also perform all such other duties and work as the Board of Trustees may from time to time assign to her.

Section 3. Treasurer - The Treasurer shall have charge of the funds, receipts and disbursements of the association. She shall keep all moneys and other valuables of the association in such banks as the Board of Trustees may designate. She shall keep and have charge of the books of accounts. She shall also perform such other duties and functions as may be assigned to her from time to time by the Board of Trustees. She shall post a bond in such amounts as may be fixed by the Board of Trustees.

(Non-Stock Corporation)

### ARTICLE V

#### MEMBERS

Section 1. Qualification for Membership - Applicants must be at least eighteen (18) years old but not more than (60) years old as of the enrollment date. He/she must be an active member of KASAGANA-KA Development Center, Inc. and other organized groups

Only those applicants who can meet all of the requirements stated in the prescribed application form shall be eligible for membership. Membership may include the staff and personnel of KASAGANA-KA Mutual Benefit Association, Inc. and KASAGANA-KA Development Center, Inc. and its affiliate institutions, provided the fees and dues as herein specified are paid and application for membership in the Association is filed in the prescribed

Section 2. Rights of Members - A member shall have the following rights:

- a. To exercise the rights to vote on all matter relating to the affairs of the association;
- b. To be eligible to any elective or appointive office of the association;
- To participate in all deliberations/meetings of the association;
- d. To avail of all the facilities of the association;
- e. To examine all the records or books of the association during business hours.

Section 3. Duties and Responsibilities of the Members - A member shall have the following duties and responsibilities:

- a. To obey and comply with the by-laws, rules and regulations that may be promulgated by the association from time to time;
- b. To attend all meetings that may be called by the Board of Trustees;
- To pay membership dues and other assessments of the association.
- d. To participate in the governance and to protect the fund of the association.
- e. Continuously give suggestions and comments on how to better run the

Section 4. KASAGANA-KA Mutual Benefit Association, Inc. shall issue membership certificates to members specifying the benefits to which such members are entitled. Such certificates, together with Articles of Incorporation of KASAGANA-KA Mutual Benefit Association, Inc. and its by-laws and all existing laws as may be pertinent shall constitute the agreement, as of date of its issuance, between the KASAGANA-KA Mutual Benefit

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The Certificate of Membership shall continue during the life of the member unless otherwise terminated by death, total and permanent disability, resignation or expulsion.

#### ARTICLE VI

### SUSPENSION, EXPULSION AND TERMINATION OF MEMBERSHIP

Suspension, expulsion and termination of membership, shall be in accordance with the rules and regulations of the association.

Any member of the association may file charges against a member by filing a written complaint with the Secretary of the association. The Board of Trustees shall call a special meeting to consider the charges. The affirmative vote of majority of all the trustees shall be necessary to suspend a member; Provided that where the penalty is expulsion, the affirmative vote of majority of all the members of the association or the affirmative vote of all the members of the Board of Trustees, shall be necessary.

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#### ARTICLE VII

#### FUND

Section 1. Funds - The funds of the association shall be derived from members' contributions and special and special assessments of members, gifts or donations.

- a. Members shall be charged FIFTEEN PESOS (Php 15.00) contribution per week for the payment of death or total and permanent disability of a member or any member's legal spouse, or any of the member's biological and/or legally adopted children, ONE day old but not more than 21 years old and single; or biological children over 21 years old, single but disabled and incapacitated to work, or biological parent of a single (unmarried) member above 60 years old in accordance with the attached Table of KASAGANA-KA Mutual Benefit Association, Inc. Life Insurance Benefits.
- b. KASAGANA-KA Mutual Benefit Association shall deduct not more than 20% of the weekly contribution from its members as administrative expenses. The balance shall be used for paying mutual benefits as in accordance with the attached Table of KASAGANA-KA Mutual Benefit Association Life Insurance Benefits.
- c. The contributions may be adjusted by the Board of Trustees as may be necessary to maintain the funds of the Association at a level adequate to meet its benefit obligations or commitments under the plan.
- d. Every outstanding membership certificate must have, after three full years of being continuously in force, an equity value equivalent to at least fifty per centum of the total membership dues collected thereon. After three (3) full years of continuous membership in the Association, a member shall be entitled to an equity value equivalent to at least fifty per centum (50%) of the total membership dues

(Non-Stock Corporation)

collected from her less claims paid and is payable upon termination of her membership from KASAGANA-KA Mutual Benefit Association.

e. The Board of Trustees shall set up each year sufficient reserves for the payment of claims and other obligations in accordance with actuarial procedures approved by the Insurance Commission. If the reserves become impaired, the Board of Trustees shall require all members to pay KASAGANA-KA Mutual Benefit Association the amount of the member's equitable proportion of such delinquency as ascertained by the Board of Trustees. If the payment is not made, it shall stand as an indebtedness against the members and draw interest not to exceed five per centum (5%) per annum compounded annually.

Section 2. Disbursements - Withdrawals from the funds of the association, whether by check or any other instrument shall be signed by at least two persons designated by unanimous vote of the Board of Trustees.

Section 3. Fiscal Year - The fiscal year of the association shall be from January 1<sup>st</sup> to December 31<sup>st</sup> of each year.

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Section 1. Form - The corporate seal of the association shall be in so may be determined by the Board.

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Section 1. Amendments - These by laws, or any provision thereof, may be amended, repealed or new by-laws adopted by a majority vote of the members at any regular or special meeting duly held for the purpose.

AMENDMENTS O THE BY LAWS

Adopted this 25th day of May, 2006 in O on City by the affirmative vote of the undersigned members representing a majority of the association in special meeting duly held for the purpose.

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NAME		SIGNATURE
LETICIA RODRIGUEZ	40	Andry
ROSALINA VERGARA	1/4	Kuesan
JANICE DE UMANIA		Spagan
MARICEL BARRO	4 7	(far)
MA. LUISA QUIJANO	14.2	Mr. Quijano
WENIFREDA RODRIGUEZ	4 4	WARANY
OSEFINA TORRALBA		gefornalba

Date: 10-10-2008 Time: 2:55:55 PM

www.sec.gov.ph

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#### TRUSTEES CERTIFICATE

#### KNOW ALL MEN BY THESE PRESENTS:

We, the undersigned majority of the trustees and the Corporate Secretary of KASAGANA-KA Mutual Benefit Association, Inc., do hereby certify that the Amended By-Laws of said corporation was amended by a majority vote of the trustees and the vote of two-thirds (2/3) of its membership at meetings held on March 27, 2015 & June 26, 2015 at the principal office of the corporation.

The amended provisions of the attached Amended By-Laws refer to ARTICLE II - Section 1 &

4, and Article III - Section 2		
In witness whereof we	have hereunto signed this certificate	MOV 1 2 2015 2015 at
Quezon City, Philippines.	mave nerounto signed this certificate	2010 at
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4	Philot	ut
ELIZABETH N. YAYON	MARIVIC R. LO	OTERTE
TIN: 435-444-521-000	TIN: 455-705-09	96-000
JUDEA T. GUTIERREZ	MA. JONA/K. PA	POLAN
TIN: 414-876-984-000	TIN: 455-685-21	
7		
JERLENE B. PEREZ	PERLA F. BATI	The state of the s
CORPORATE SECRETARY	TIN: 120-586-63	39-000
TIN: 220-362-927-000		
AILENE V. RAMOS		
TIN: 455-129-734-000		
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OUTEZON C	VORN to before me this day of	sons who exhibited to me their
Community Tax Certificates and		SOLIS WHO EXHIBITED TO THE LITER
*****		
NAME FUZARETU NI VAVONI	COMM. TAX CERT NO.	DATE/PLACE ISSUED
ELIZABETH N. YAYON JUDEA T. GUTIERREZ	320984352 05842158	01-14-15; Marilao Bulacan 04-01-15; Antipolo City
JERLENE B. PEREZ	00076783	07-15-15; Quezon City
AILENE V. RAMOS	1405858301	04-01-15; Antipolo City
MARIVIC R. LOTERTE	10901397	06-05-15; Caloocan City
MA. JONA K. PAROLAN	09284320	01-26-15; SJDM Bulacan
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Book No.

Series of

(Non-Stock Corporation)

ATTY. RAMON L. CARPIO NOTARY PUBLIC

NOTARY PUBLIC

NP-189(2015-2016) Commission Expires December 31, 2016

Roll of Attorney's No. 22172

IBP OR 978729; 12/12/14, Pasig City

PTR No. 0350443, 1/6/15, Pasig City

TIN 106-918-897

MCLE IV-Compliance No. 000630, 6/19/13

Rm. 326 Dona Consulacion Biog. Cubuo, Quezon City