

**ANNUAL REGULATORY PLAN**

**COOPERATIVE DEVELOPMENT AUTHORITY (CDA),  
ATTACHED AGENCY OF THE DEPARTMENT OF TRADE AND INDUSTRY (DTI)  
2026 ANNUAL REGULATORY PLAN**

## ANNUAL REGULATORY PLAN SUMMARY

**AGENCY NAME:** COOPERATIVE DEVELOPMENT AUTHORITY

### SECTORS REGULATED:

SECTOR	LEGAL BASIS	ROLE/ RESPONSIBILITY OF THE REGULATING AGENCY TO THE REGULATED SECTOR
All types of cooperatives	Section 15, Article XII of the 1987 Philippine Constitution	promote the viability and growth of cooperatives as instruments of equity, social justice and sustainable economic development
	Republic Act (R.A.) No. 9520	acts as the central government agency tasked to register, regulate, and promote the growth of cooperatives
	R.A. No. 10744	serves as the primary regulatory body tasked with registering, supervising, and monitoring Credit Surety Fund (CSF) Cooperatives.
	R.A. No. 11364	highlights the developmental, regulation, and quasi-judicial functions of CDA

### SUMMARY OF REGULATORY ACTIONS PLANNED FOR FY 2026:

1. Risk and Prudential Standards for CSF Cooperatives
2. Adoption of Credit Surety Fund (CSF) Loan Facility by Member Cooperatives for Access of Individual Members to CSF Financing
3. Guidelines on Processing Time for CSF Cooperatives' Borrowers' Surety Applications
4. Guidelines for the Inspection of CDA-Regulated Entities on Compliance with FCPA
5. Revised Guidelines for the Accreditation of Cooperative External Auditors (CEAs)
6. 2026 Guidelines on the Conduct of Inspection of Cooperatives
7. New Guidelines on the Issuance, Non-Issuance, Suspension, and Cancellation of the Certificate of Compliance (COC)
8. Revised Performance Audit Report (PAR) for Cooperatives
9. Guidelines for Accreditation of Federations in the Risk-Based Supervision and Examination Program of the Authority
10. Guidelines Governing the Allocation and Utilization of the Community Development Fund (CDF) of Cooperatives

11. Guidelines Governing the Adoption of a New Classification Framework for Cooperatives Based on Net Worth

**FOR FURTHER INFORMATION CONTACT:**

Name of Contact Person: **DR. EMMANUEL M. SANTIAGUEL**  
Designation: **Administrator**  
Email: **ofad@cda.gov.ph**  
Office Landline: **8721-5324**



**USEC. ALEXANDER B. RAQUEPO**  
Chairperson  
Cooperative Development Authority



## Regulatory Notification Form

Regulation # 1

A. PROPONENT AGENCY DETAILS			
<b>1. PROPONENT AGENCY</b>	Cooperative Development Authority		
<b>2. Accountable Officer</b>	<i>2a. Name</i>	Usec. Alexander B. Raquipo	
	<i>2b. Designation</i>	Chairperson	
	<i>2c. Phone Number</i>	8721-5324	
	<i>2d. Email</i>	a_raquipo@cda.gov.ph	
<b>3. Contact Officer</b>	<i>3a. Name</i>	Atty. Elizabeth O. Batonan	
	<i>3b. Designation</i>	Deputy Administrator	
	<i>3c. Phone Number</i>	8244-2989	
	<i>3d. Email</i>	e_batonan@cda.gov.ph	
<b>4. Date</b>	February 19, 2026		
B. REGULATION DETAILS			
<b>1. Full Title</b>	Risk and Prudential Standards for CSF Cooperatives		
<b>2. Short Title</b>			
<b>3. Regulatory Life Cycle Stage</b>	<input checked="" type="checkbox"/> Development of Regulation <input type="checkbox"/> Implementation <input type="checkbox"/> Monitoring, Evaluation, & Ex-Post Review		
<b>4. Regulatory Instrument</b>	<input checked="" type="checkbox"/> Memorandum Circular <input type="checkbox"/> Joint Memorandum Circular <input type="checkbox"/> Department Order <input type="checkbox"/> Specify: _____		
<b>5. Classification of Action</b>	<input type="checkbox"/> New Regulation <input checked="" type="checkbox"/> Amendment <input type="checkbox"/> Repeal <input type="checkbox"/> Ex-Post RIS/PIR/SCR <input type="checkbox"/> Completed		
<b>6. Regulation Amended/ Repealed (if applicable)</b>	Previously included in the Implementing Rules and Regulations of RA 10744, otherwise known as the Credit Surety Fund Cooperative Act of 2015		
C. STAKEHOLDERS AND/OR SECTORS AFFECTED			
<b>1. Classification</b>	<input type="checkbox"/> Business-Related		<input type="checkbox"/> Non-Business
<b>1.1. For Business-Related Regulations</b>		<b>1.2. For Non-Business Regulations</b>	
<b>a. Sector<sup>1</sup></b>	COOPERATIVES		<b>a. Stage of Life</b>
<b>b. Stage of Business</b>	<input type="checkbox"/> Opening/Renewing a Business <input checked="" type="checkbox"/> Operating a Business <input type="checkbox"/> Closing a Business		<b>b. Life Event</b>
<b>c. Case Use</b>			<b>c. Case Use</b>
<b>2. Jurisdiction</b>	<input checked="" type="checkbox"/> National <input type="checkbox"/> Regional <input type="checkbox"/> City/Municipality-wide		

<sup>1</sup> Philippine Standard Industrial Classification

<b>D. CONSULTATIONS CONDUCTED</b>			
<b>1. HAS THIS BEEN SUBJECTED TO STAKEHOLDER CONSULTATION AND/OR COMMENTS?</b> <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> ONGOING			
<b>E. SUMMARY OF REGULATION</b>			
<b>1. PROBLEM ADDRESSED BY REGULATION / SUMMARY OF CHANGES</b>			
The Memorandum Circular addresses the adoption of prudential standards, leverage limits, liquidity requirements, and risk triggers for CSF Cooperatives to safeguard member contributions, ensure financial sustainability, and mitigate exposure to defaults.			
<b>2. OBJECTIVE OF REGULATORY ACTION</b>			
The objective of this Memorandum Circular is to strengthen the financial resilience of CSF Cooperatives by setting clear prudential standards, leverage limits, liquidity requirements, and risk triggers that can be monitored and measured for compliance within a defined period.			
<b>F. TIMELINE OF ACTIVITIES (ACCOMPLISHED OR TARGET)</b>			
<b>1. Conduct of PIA</b>	30 June 2026	<b>4. Conduct of RIA</b>	30 September 2026
<b>2. Consultation of PIS</b>	31 July 2026	<b>5. Consultation of RIS</b>	Click or tap to enter a date. 30 October 2026
<b>3. Submission of PIS</b>	31 August 2026	<b>6. Submission of RIS</b>	30 November 2026
<b>G. IMPLEMENTATION DETAILS (applicable only if regulation is for repeal/amendment)</b>			
<b>1. Date Filed (ONAR)</b>	Click or tap to enter a date.	<b>3. Date Issued</b>	Click or tap to enter a date.
<b>2. Date Published</b> <input type="checkbox"/> Official Gazette AND/OR <input type="checkbox"/> Newspaper of General Circulation	Click or tap to enter a date.	<b>4. Date Effective</b>	Click or tap to enter a date.
<b>H. CLASSIFICATION OF REGULATION</b>			
<b>1. Proposed Classification</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor	<b>2. ARTA Classification (if available)</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor
<b>3. Justification for Exempted Regulations</b>			

## Regulatory Notification Form

### Regulation # 2

A. PROPONENT AGENCY DETAILS			
<b>1. PROPONENT AGENCY</b>	Cooperative Development Authority		
<b>2. Accountable Officer</b>	<i>2a. Name</i>	Usec. Alexander B. Raquepo	
	<i>2b. Designation</i>	Chairperson	
	<i>2c. Phone Number</i>	8721-5324	
	<i>2d. Email</i>	a_raquepo@cda.gov.ph	
<b>3. Contact Officer</b>	<i>3a. Name</i>	Atty. Elizabeth Batonan	
	<i>3b. Designation</i>	Deputy Administrator	
	<i>3c. Phone Number</i>	8244-2989	
	<i>3d. Email</i>	e_batonan@cda.gov.ph	
<b>4. Date</b>	February 19, 2026		
B. REGULATION DETAILS			
<b>1. Full Title</b>	Adoption of Credit Surety Fund (CSF) Loan Facility by Member Cooperatives for Access of Individual Members to CSF Financing		
<b>2. Short Title</b>			
<b>3. Regulatory Life Cycle Stage</b>	<input checked="" type="checkbox"/> Development of Regulation <input type="checkbox"/> Implementation <input type="checkbox"/> Monitoring, Evaluation, & Ex-Post Review		
<b>4. Regulatory Instrument</b>	<input checked="" type="checkbox"/> Memorandum Circular <input type="checkbox"/> Joint Memorandum Circular <input type="checkbox"/> Department Order <input type="checkbox"/> Specify: _____		
<b>5. Classification of Action</b>	<input checked="" type="checkbox"/> New Regulation <input type="checkbox"/> Amendment <input type="checkbox"/> Repeal <input type="checkbox"/> Ex-Post RIS/PIR/SCR <input type="checkbox"/> Completed		
<b>6. Regulation Amended/ Repealed (if applicable)</b>			
C. STAKEHOLDERS AND/OR SECTORS AFFECTED			
<b>1. Classification</b>	<input type="checkbox"/> Business-Related		<input type="checkbox"/> Non-Business
<b>1.1. For Business-Related Regulations</b>		<b>1.2. For Non-Business Regulations</b>	
<b>a. Sector<sup>2</sup></b>	COOPERATIVES		<b>a. Stage of Life</b>
<b>b. Stage of Business</b>	<input type="checkbox"/> Opening/Renewing a Business <input checked="" type="checkbox"/> Operating a Business <input type="checkbox"/> Closing a Business		<b>b. Life Event</b>

<sup>2</sup> Philippine Standard Industrial Classification

<b>c. Case Use</b>		<b>c. Case Use</b>	
<b>2. Jurisdiction</b>	<input checked="" type="checkbox"/> National	<input type="checkbox"/> Regional	<input type="checkbox"/> City/Municipality-wide
<b>D. CONSULTATIONS CONDUCTED</b>			
<b>1. HAS THIS BEEN SUBJECTED TO STAKEHOLDER CONSULTATION AND/OR COMMENTS?</b> <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> ONGOING			
<b>E. SUMMARY OF REGULATION</b>			
<b>1. PROBLEM ADDRESSED BY REGULATION / SUMMARY OF CHANGES</b>			
The Memorandum Circular addresses the limited access of individual members to CSF financing by mandating that all member cooperatives include CSF as a dedicated loan window, thereby enhancing accessibility and participation.			
<b>2. OBJECTIVE OF REGULATORY ACTION</b>			
The policy objective is to institutionalize the offering of the CSF loan facility across all member cooperatives, thereby enhancing financial inclusion and expanding individual members' access to CSF-backed financing.			
<b>F. TIMELINE OF ACTIVITIES (ACCOMPLISHED OR TARGET)</b>			
<b>4. Conduct of PIA</b>	30 June 2026	<b>4. Conduct of RIA</b>	30 September 2026
<b>5. Consultation of PIS</b>	31 July 2026	<b>5. Consultation of RIS</b>	Click or tap to enter a date. 30 October 2026
<b>6. Submission of PIS</b>	31 August 2026	<b>6. Submission of RIS</b>	30 November 2026
<b>G. IMPLEMENTATION DETAILS (applicable only if regulation is for repeal/amendment)</b>			
<b>1. Date Filed (ONAR)</b>	Click or tap to enter a date.	<b>3. Date Issued</b>	Click or tap to enter a date.
<b>2. Date Published</b> <input type="checkbox"/> Official Gazette AND/OR <input type="checkbox"/> Newspaper of General Circulation	Click or tap to enter a date.	<b>4. Date Effective</b>	Click or tap to enter a date.
<b>H. CLASSIFICATION OF REGULATION</b>			
<b>1. Proposed Classification</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor	<b>2. ARTA Classification (if available)</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor
<b>3. Justification for Exempted Regulations</b>			

## Regulatory Notification Form

### Regulation # 3

A. PROPONENT AGENCY DETAILS			
<b>1. PROPONENT AGENCY</b>	Cooperative Development Authority		
<b>2. Accountable Officer</b>	<i>2a. Name</i>	Usec. Alexander B. Raquepo	
	<i>2b. Designation</i>	Chairperson	
	<i>2c. Phone Number</i>	8721-5324	
	<i>2d. Email</i>	a_raquepo@cda.gov.ph	
<b>3. Contact Officer</b>	<i>3a. Name</i>	Atty. Elizabeth Batonan	
	<i>3b. Designation</i>	Deputy Administrator	
	<i>3c. Phone Number</i>	8244-2989	
	<i>3d. Email</i>	e_batonan@cda.gov.ph	
<b>4. Date</b>	February 19, 2026		
B. REGULATION DETAILS			
<b>1. Full Title</b>	Guidelines on Processing Time for CSF Cooperatives' Borrowers' Surety Applications		
<b>2. Short Title</b>			
<b>3. Regulatory Life Cycle Stage</b>	<input checked="" type="checkbox"/> Development of Regulation <input type="checkbox"/> Implementation <input type="checkbox"/> Monitoring, Evaluation, & Ex-Post Review		
<b>4. Regulatory Instrument</b>	<input checked="" type="checkbox"/> Memorandum Circular <input type="checkbox"/> Joint Memorandum Circular <input type="checkbox"/> Department Order <input type="checkbox"/> Specify: _____		
<b>5. Classification of Action</b>	<input checked="" type="checkbox"/> New Regulation <input type="checkbox"/> Amendment <input type="checkbox"/> Repeal <input type="checkbox"/> Ex-Post RIS/PIR/SCR <input type="checkbox"/> Completed		
<b>6. Regulation Amended/ Repealed (if applicable)</b>			
C. STAKEHOLDERS AND/OR SECTORS AFFECTED			
<b>1. Classification</b>	<input type="checkbox"/> Business-Related		<input type="checkbox"/> Non-Business
<b>1.1. For Business-Related Regulations</b>		<b>1.2. For Non-Business Regulations</b>	
<b>a. Sector<sup>3</sup></b>	COOPERATIVES		<b>a. Stage of Life</b>
<b>b. Stage of Business</b>	<input type="checkbox"/> Opening/Renewing a Business <input checked="" type="checkbox"/> Operating a Business <input type="checkbox"/> Closing a Business		<b>b. Life Event</b>

<sup>3</sup> Philippine Standard Industrial Classification

<b>c. Case Use</b>		<b>c. Case Use</b>	
<b>2. Jurisdiction</b>	<input checked="" type="checkbox"/> National	<input type="checkbox"/> Regional	<input type="checkbox"/> City/Municipality-wide
<b>D. CONSULTATIONS CONDUCTED</b>			
<b>1. HAS THIS BEEN SUBJECTED TO STAKEHOLDER CONSULTATION AND/OR COMMENTS?</b> <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> ONGOING			
<b>E. SUMMARY OF REGULATION</b>			
<b>1. PROBLEM ADDRESSED BY REGULATION / SUMMARY OF CHANGES</b>			
The guidelines address the inconsistent processing of borrowers' surety applications by CSF cooperatives and establish a standardized time frame to ensure timely evaluation, approval, and issuance of surety agreements.			
<b>2. OBJECTIVE OF REGULATORY ACTION</b>			
The policy objective is to require CSF cooperatives to process borrowers' surety applications within a prescribed time frame to ensure timely, consistent, and efficient approval and issuance of surety agreements.			
<b>F. TIMELINE OF ACTIVITIES (ACCOMPLISHED OR TARGET)</b>			
<b>7. Conduct of PIA</b>	30 June 2026	<b>4. Conduct of RIA</b>	30 September 2026
<b>8. Consultation of PIS</b>	31 July 2026	<b>5. Consultation of RIS</b>	30 October 2026
<b>9. Submission of PIS</b>	31 August 2026	<b>6. Submission of RIS</b>	30 November 2026
<b>G. IMPLEMENTATION DETAILS (applicable only if regulation is for repeal/amendment)</b>			
<b>1. Date Filed (ONAR)</b>	Click or tap to enter a date.	<b>3. Date Issued</b>	Click or tap to enter a date.
<b>2. Date Published</b> <input type="checkbox"/> Official Gazette AND/OR <input type="checkbox"/> Newspaper of General Circulation	Click or tap to enter a date.	<b>4. Date Effective</b>	Click or tap to enter a date.
<b>H. CLASSIFICATION OF REGULATION</b>			
<b>1. Proposed Classification</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor	<b>2. ARTA Classification (if available)</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor
<b>3. Justification for Exempted Regulations</b>			

## Regulatory Notification Form

### Regulation # 4

A. PROPONENT AGENCY DETAILS			
<b>1. PROPONENT AGENCY</b>		Cooperative Development Authority	
<b>2. Accountable Officer</b>	2a. Name	Usec. Alexander B. Raquepo	
	2b. Designation	Chairperson	
	2c. Phone Number	8721-5324	
	2d. Email	a_raquepo@cda.gov.ph	
<b>3. Contact Officer</b>	3a. Name	Atty. Elizabeth Batonan	
	3b. Designation	Deputy Administrator	
	3c. Phone Number	8244-2989	
	3d. Email	e_batonan@cda.gov.ph	
<b>4. Date</b>	February 19, 2026		
B. REGULATION DETAILS			
<b>1. Full Title</b>	Guidelines for the Inspection of CDA-Regulated Entities on Compliance with FCPA		
<b>2. Short Title</b>			
<b>3. Regulatory Life Cycle Stage</b>	<input checked="" type="checkbox"/> Development of Regulation <input type="checkbox"/> Implementation <input type="checkbox"/> Monitoring, Evaluation, & Ex-Post Review		
<b>4. Regulatory Instrument</b>	<input checked="" type="checkbox"/> Memorandum Circular <input type="checkbox"/> Joint Memorandum Circular <input type="checkbox"/> Department Order <input type="checkbox"/> Specify: _____		
<b>5. Classification of Action</b>	<input checked="" type="checkbox"/> New Regulation <input type="checkbox"/> Amendment <input type="checkbox"/> Repeal <input type="checkbox"/> Ex-Post RIS/PIR/SCR <input type="checkbox"/> Completed		
<b>6. Regulation Amended/ Repealed (if applicable)</b>			
C. STAKEHOLDERS AND/OR SECTORS AFFECTED			
<b>1. Classification</b>	<input type="checkbox"/> Business-Related		<input type="checkbox"/> Non-Business
<b>1.1. For Business-Related Regulations</b>		<b>1.2. For Non-Business Regulations</b>	
<b>a. Sector<sup>4</sup></b>	COOPERATIVES		<b>a. Stage of Life</b>
<b>b. Stage of Business</b>	<input type="checkbox"/> Opening/Renewing a Business <input checked="" type="checkbox"/> Operating a Business <input type="checkbox"/> Closing a Business		<b>b. Life Event</b>
<b>c. Case Use</b>			<b>c. Case Use</b>
<b>2. Jurisdiction</b>	<input checked="" type="checkbox"/> National <input type="checkbox"/> Regional <input type="checkbox"/> City/Municipality-wide		

<sup>4</sup> Philippine Standard Industrial Classification

<b>D. CONSULTATIONS CONDUCTED</b>			
<b>1. HAS THIS BEEN SUBJECTED TO STAKEHOLDER CONSULTATION AND/OR COMMENTS?</b> <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> ONGOING			
<b>E. SUMMARY OF REGULATION</b>			
<b>1. PROBLEM ADDRESSED BY REGULATION / SUMMARY OF CHANGES</b>			
The Memorandum Circular set forth the guidelines for governing the inspection of CDA-Regulated Entities (CDAREs) to assess policies, compliance programs, overall adherence to the FCPA and related regulations, and risks to consumers and the market.			
<b>2. OBJECTIVE OF REGULATORY ACTION</b>			
The policy objective is to set up a clear inspection process for CDAREs to ensure compliance with the FCPA, protect consumers, and monitor risks in financial products and services.			
<b>F. TIMELINE OF ACTIVITIES (ACCOMPLISHED OR TARGET)</b>			
<b>10. Conduct of PIA</b>	30 June 2026	<b>4. Conduct of RIA</b>	30 September 2026
<b>11. Consultation of PIS</b>	31 July 2026	<b>5. Consultation of RIS</b>	30 October 2026
<b>12. Submission of PIS</b>	31 August 2026	<b>6. Submission of RIS</b>	30 November 2026
<b>G. IMPLEMENTATION DETAILS (applicable only if regulation is for repeal/amendment)</b>			
<b>1. Date Filed (ONAR)</b>	Click or tap to enter a date.	<b>3. Date Issued</b>	Click or tap to enter a date.
<b>2. Date Published</b> <input type="checkbox"/> Official Gazette <input type="checkbox"/> Newspaper of General Circulation	Click or tap to enter a date.	<b>4. Date Effective</b>	Click or tap to enter a date.
<b>H. CLASSIFICATION OF REGULATION</b>			
<b>1. Proposed Classification</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor	<b>2. ARTA Classification (if available)</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor
<b>3. Justification for Exempted Regulations</b>			

## Regulatory Notification Form

Regulation # 5

A. PROPONENT AGENCY DETAILS			
<b>1. PROPONENT AGENCY</b>		<b>COOPERATIVE DEVELOPMENT AUTHORITY</b>	
<b>2. Accountable Officer</b>	<i>2a. Name</i>	Usec. Alexander B. Raquepo	
	<i>2b. Designation</i>	Chairperson	
	<i>2c. Phone Number</i>	8721-5324	
	<i>2d. Email</i>	a_raquepo@cda.gov.ph	
<b>3. Contact Officer</b>	<i>3a. Name</i>	<b>Ms. Mildred S. Esguerra</b>	
	<i>3b. Designation</i>	Director II	
	<i>3c. Phone Number</i>	02-87255536	
	<i>3d. Email</i>	<a href="mailto:m_esguerra@cda.gov.ph">m_esguerra@cda.gov.ph</a>	
<b>4. Date</b>	February 23, 2026		
B. REGULATION DETAILS			
<b>1. Full Title</b>		Revised Guidelines for the Accreditation of Cooperative External Auditors (CEAs)	
<b>2. Short Title</b>		Guidelines on CEA Accreditation	
<b>3. Regulatory Life Cycle Stage</b>		<input checked="" type="checkbox"/> Development of Regulation <input type="checkbox"/> Implementation <input type="checkbox"/> Monitoring, Evaluation, & Ex-Post Review	
<b>4. Regulatory Instrument</b>		<input checked="" type="checkbox"/> Memorandum Circular <input type="checkbox"/> Joint Memorandum Circular <input type="checkbox"/> Department Order <input type="checkbox"/> Specify: _____	
<b>5. Classification of Action</b>		<input type="checkbox"/> New Regulation <input checked="" type="checkbox"/> Amendment <input type="checkbox"/> Repeal <input type="checkbox"/> Ex-Post RIS/PIR/SCR <input type="checkbox"/> Completed	
<b>6. Regulation Amended/ Repealed (if applicable)</b>		MC No. 2023-05, New Guidelines for the Accreditation of Cooperative External Auditors	
C. STAKEHOLDERS AND/OR SECTORS AFFECTED			
<b>1. Classification</b>		<input checked="" type="checkbox"/> Business-Related <input type="checkbox"/> Non-Business	
<b>1.1. For Business-Related Regulations</b>		<b>1.2. For Non-Business Regulations</b>	
<b>a. Sector<sup>5</sup></b>	COOPERATIVES	<b>a. Stage of Life</b>	
<b>b. Stage of Business</b>	<input type="checkbox"/> Opening/Renewing a Business <input checked="" type="checkbox"/> Operating a Business	<b>b. Life Event</b>	

<sup>5</sup> Philippine Standard Industrial Classification

	<input type="checkbox"/> Closing a Business		
<b>c. Case Use</b>	For Newly Registered and Existing Cooperatives Registered with the CDA	<b>c. Case Use</b>	
<b>2. Jurisdiction</b>	<input checked="" type="checkbox"/> National	<input type="checkbox"/> Regional	<input type="checkbox"/> City/Municipality-wide
<b>D. CONSULTATIONS CONDUCTED</b>			
<b>1. HAS THIS BEEN SUBJECTED TO STAKEHOLDER CONSULTATION AND/OR COMMENTS?</b> <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> ONGOING			
<b>E. SUMMARY OF REGULATION</b>			
<b>1. PROBLEM ADDRESSED BY REGULATION / SUMMARY OF CHANGES</b>			
<ol style="list-style-type: none"> <li>1. Inconsistent course outlines are currently being implemented by PICPA Chapters in conducting the training requirements prescribed under the existing guidelines. A clear provision shall now be established stating that non-compliance with the prescribed training will not be accepted.</li> <li>2. The required number of pro bono services to micro cooperatives during the five-year validity of accreditation has been increased from one (1) to three (3).</li> <li>3. The retention period for working papers has been reduced from ten (10) years to seven (7) years.</li> </ol>			
<b>2. OBJECTIVE OF REGULATORY ACTION</b>			
To ensure uniform implementation of the prescribed training courses among accredited Cooperative External Auditors (CEAs) and prospective CEAs by the PICPA Chapters, and to provide users with a clear and consistent understanding and interpretation of the provisions of the guidelines.			
<b>F. TIMELINE OF ACTIVITIES (ACCOMPLISHED OR TARGET)</b>			
• Conduct of PIA	13/11/2025	<b>4. Conduct of RIA</b>	Click or tap to enter a date.
• Consultation of PIS	25/11/2025	<b>5. Consultation of RIS</b>	Click or tap to enter a date. Click or tap to enter a date.
• Submission of PIS	Click or tap to enter a date.	<b>6. Submission of RIS</b>	Click or tap to enter a date.
<b>G. IMPLEMENTATION DETAILS (applicable only if regulation is for repeal/amendment)</b>			
<b>1. Date Filed (ONAR)</b>	Click or tap to enter a date.	<b>3. Date Issued</b>	Click or tap to enter a date.
<b>2. Date Published</b> <input type="checkbox"/> Official Gazette AND/OR <input type="checkbox"/> Newspaper of General Circulation	Click or tap to enter a date.	<b>4. Date Effective</b>	Click or tap to enter a date.

H. CLASSIFICATION OF REGULATION			
<b>1. Proposed Classification</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor	<b>2. ARTA Classification</b> <i>(if available)</i>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor
<b>3. Justification for Exempted Regulations</b>			

## Regulatory Notification Form

### Regulation # 6

A. PROPONENT AGENCY DETAILS			
<b>1. PROPONENT AGENCY</b>		<b>COOPERATIVE DEVELOPMENT AUTHORITY</b>	
<b>2. Accountable Officer</b>	<i>2a. Name</i>	Usec. Alexander B. Raquepo	
	<i>2b. Designation</i>	Chairperson	
	<i>2c. Phone Number</i>	8721-5324	
	<i>2d. Email</i>	a_raquepo@cda.gov.ph	
<b>3. Contact Officer</b>	<i>3a. Name</i>	<b>Ms. Mildred S. Esguerra</b>	
	<i>3b. Designation</i>	Director II	
	<i>3c. Phone Number</i>	02-87255536	
	<i>3d. Email</i>	<a href="mailto:m_esguerra@cda.gov.ph">m_esguerra@cda.gov.ph</a>	
<b>4. Date</b>		February 23, 2026	
B. REGULATION DETAILS			
<b>1. Full Title</b>		<b>2026 Guidelines on the Conduct of Inspection of Cooperatives</b>	
<b>2. Short Title</b>		<b>Guidelines on Inspection</b>	
<b>3. Regulatory Life Cycle Stage</b>		<input checked="" type="checkbox"/> Development of Regulation <input type="checkbox"/> Implementation <input type="checkbox"/> Monitoring, Evaluation, & Ex-Post Review	
<b>4. Regulatory Instrument</b>		<input checked="" type="checkbox"/> Memorandum Circular <input type="checkbox"/> Joint Memorandum Circular <input type="checkbox"/> Department Order <input type="checkbox"/> Specify: _____	
<b>5. Classification of Action</b>		<input type="checkbox"/> New Regulation <input checked="" type="checkbox"/> Amendment <input type="checkbox"/> Repeal <input type="checkbox"/> Ex-Post RIS/PIR/SCR <input type="checkbox"/> Completed	
<b>6. Regulation Amended/ Repealed (if applicable)</b>		<i>MC No. 2024-10, "Revised Guidelines on the Conduct of Inspection of Cooperative"</i>	
C. STAKEHOLDERS AND/OR SECTORS AFFECTED			
<b>1. Classification</b>		<input checked="" type="checkbox"/> Business-Related <input type="checkbox"/> Non-Business	
<b>1.1. For Business-Related Regulations</b>		<b>1.2. For Non-Business Regulations</b>	
<b>a. Sector<sup>6</sup></b>	COOPERATIVES	<b>a. Stage of Life</b>	
<b>b. Stage of Business</b>	<input type="checkbox"/> Opening/Renewing a Business <input checked="" type="checkbox"/> Operating a Business	<b>b. Life Event</b>	

<sup>6</sup> Philippine Standard Industrial Classification

	<input type="checkbox"/> Closing a Business		
<b>c. Case Use</b>	For Newly Registered and Existing Cooperatives Registered with the CDA	<b>c. Case Use</b>	
<b>2. Jurisdiction</b>	<input checked="" type="checkbox"/> National	<input type="checkbox"/> Regional	<input type="checkbox"/> City/Municipality-wide
<b>D. CONSULTATIONS CONDUCTED</b>			
<b>1. HAS THIS BEEN SUBJECTED TO STAKEHOLDER CONSULTATION AND/OR COMMENTS?</b> <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> ONGOING			
<b>E. SUMMARY OF REGULATION</b>			
<b>1. PROBLEM ADDRESSED BY REGULATION / SUMMARY OF CHANGES</b>			
<p>The Authority is proposing the revision of the existing internal guidelines on the Conduct of Inspection of Cooperatives in response to feedback from the Regional Extension Offices and to address the findings and observations identified by the Internal Audit Division.</p> <ol style="list-style-type: none"> <li>1. Alignment of inspection processes with a <b>risk-based supervision framework</b>, ensuring proper delineation between inspection and examination functions and avoiding regulatory overlap.</li> <li>2. Introduction of a <b>more targeted and flexible inspection mechanisms</b>, including clearer criteria for onsite and off-site inspections and discretionary coverage of cooperatives with enforcement concerns.</li> <li>3. Enhancement of <b>operational efficiency and resource optimization</b> by allowing professional judgment in inspection duration and streamlining team composition requirements.</li> <li>4. Strengthening of <b>governance, accountability, and due process</b> through improved planning, documentation, review, and approval workflows.</li> <li>5. Reinforcement of <b>compliance monitoring and enforcement mechanisms</b>, including sustained monitoring of corrected findings and clearer bases for enforcement actions.</li> <li>6. Expansion of <b>regulatory oversight over external auditors</b>, promoting higher standards of accountability within the cooperative sector.</li> </ol>			
<b>2. OBJECTIVE OF REGULATORY ACTION</b>			
<p>The proposed amendments aim to strengthen the effectiveness, consistency, and accountability of cooperative inspections by aligning procedures with risk-based supervision, improving operational flexibility, and reinforcing compliance and enforcement mechanisms.</p>			

<b>F. TIMELINE OF ACTIVITIES (ACCOMPLISHED OR TARGET)</b>			
• <b>Conduct of PIA</b>	13/11/2025	<b>4. Conduct of RIA</b>	Click or tap to enter a date.
• <b>Consultation of PIS</b>	25/11/2025	<b>5. Consultation of RIS</b>	Click or tap to enter a date. Click or tap to enter a date.
• <b>Submission of PIS</b>	Click or tap to enter a date.	<b>6. Submission of RIS</b>	Click or tap to enter a date.
<b>G. IMPLEMENTATION DETAILS (applicable only if regulation is for repeal/amendment)</b>			
<b>1. Date Filed (ONAR)</b>	Click or tap to enter a date.	<b>3. Date Issued</b>	Click or tap to enter a date.
<b>2. Date Published</b> <input type="checkbox"/> <b>Official Gazette AND/OR</b> <input type="checkbox"/> <b>Newspaper of General Circulation</b>	Click or tap to enter a date.	<b>4. Date Effective</b>	Click or tap to enter a date.
<b>H. CLASSIFICATION OF REGULATION</b>			
<b>1. Proposed Classification</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor	<b>2. ARTA Classification (if available)</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor
<b>3. Justification for Exempted Regulations</b>			

## Regulatory Notification Form

Regulation # 7

A. PROPONENT AGENCY DETAILS			
<b>1. PROPONENT AGENCY</b>		<b>COOPERATIVE DEVELOPMENT AUTHORITY</b>	
<b>2. Accountable Officer</b>	<i>2a. Name</i>	Usec. Alexander B. Raquepo	
	<i>2b. Designation</i>	Chairperson	
	<i>2c. Phone Number</i>	8721-5324	
	<i>2d. Email</i>	a_raquepo@cda.gov.ph	
<b>3. Contact Officer</b>	<i>3a. Name</i>	<b>Ms. Mildred S. Esguerra</b>	
	<i>3b. Designation</i>	Director II	
	<i>3c. Phone Number</i>	02-87255536	
	<i>3d. Email</i>	<a href="mailto:m_esguerra@cda.gov.ph">m_esguerra@cda.gov.ph</a>	
<b>4. Date</b>	February 23, 2026		
B. REGULATION DETAILS			
<b>1. Full Title</b>		<b>New Guidelines on the Issuance, Non-Issuance, Suspension, and Cancellation of Certificate of Compliance (COC)</b>	
<b>2. Short Title</b>		<b>Guidelines on COC</b>	
<b>3. Regulatory Life Cycle Stage</b>		<input checked="" type="checkbox"/> Development of Regulation <input type="checkbox"/> Implementation <input type="checkbox"/> Monitoring, Evaluation, & Ex-Post Review	
<b>4. Regulatory Instrument</b>		<input checked="" type="checkbox"/> Memorandum Circular <input type="checkbox"/> Joint Memorandum Circular <input type="checkbox"/> Department Order <input type="checkbox"/> Specify: _____	
<b>5. Classification of Action</b>		<input type="checkbox"/> New Regulation <input checked="" type="checkbox"/> Amendment <input type="checkbox"/> Repeal <input type="checkbox"/> Ex-Post RIS/PIR/SCR <input type="checkbox"/> Completed	
<b>6. Regulation Amended/ Repealed (if applicable)</b>		<i>MC No. 2025-02, Revised Guidelines on the Submission of Required Reports and Prescribing the Requirements for the Issuance of a Certificate of Compliance (COC) and the Grounds for the Non-Issuance, Suspension and Revocation of COC</i>	
C. STAKEHOLDERS AND/OR SECTORS AFFECTED			
<b>1. Classification</b>		<input checked="" type="checkbox"/> Business-Related <input type="checkbox"/> Non-Business	
<b>1.1. For Business-Related Regulations</b>		<b>1.2. For Non-Business Regulations</b>	
<b>a. Sector<sup>7</sup></b>	COOPERATIVES	<b>a. Stage of Life</b>	

<sup>7</sup> Philippine Standard Industrial Classification

<b>b. Stage of Business</b>	<input type="checkbox"/> Opening/Renewing a Business <input checked="" type="checkbox"/> Operating a Business <input type="checkbox"/> Closing a Business	<b>b. Life Event</b>	
<b>c. Case Use</b>	For Newly Registered and Existing Cooperatives Registered with the CDA	<b>c. Case Use</b>	
<b>2. Jurisdiction</b>	<input checked="" type="checkbox"/> National <input type="checkbox"/> Regional <input type="checkbox"/> City/Municipality-wide		
<b>D. CONSULTATIONS CONDUCTED</b>			
<b>1. HAS THIS BEEN SUBJECTED TO STAKEHOLDER CONSULTATION AND/OR COMMENTS?</b> <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> ONGOING			
<b>E. SUMMARY OF REGULATION</b>			
<b>1. PROBLEM ADDRESSED BY REGULATION / SUMMARY OF CHANGES</b>			
<p>The annual renewal of the Certificate of Compliance (COC) creates a substantial administrative burden for both cooperatives and the CDA, limiting the Authority’s core functions. To address this, the CDA proposes a tiered COC validity system under the Risk-Based Supervision framework, maintaining close oversight of high-risk cooperatives while granting extended validity to low-risk, compliant ones. This approach aims to strengthen regulation where needed while easing burdens on well-performing cooperatives, promoting a more efficient and development-oriented sector.</p>			
<b>2. OBJECTIVE OF REGULATORY ACTION</b>			
<p>To promote efficiency and strengthen regulatory focus, the CDA adopts a tiered validity system for the COC applicable to qualified, low-risk cooperatives. This policy is anchored on the Authority’s Risk-Based Supervision (RBS) framework, which prioritizes regulatory attention toward high-risk cooperatives while incentivizing compliance and good governance. The policy supports the government’s thrust on ease of doing business and enhances the sustainability and performance of the cooperative sector.</p>			
<b>F. TIMELINE OF ACTIVITIES (ACCOMPLISHED OR TARGET)</b>			
• <b>Conduct of PIA</b>	13/11/2025	<b>4. Conduct of RIA</b>	Click or tap to enter a date.
• <b>Consultation of PIS</b>	25/11/2025	<b>5. Consultation of RIS</b>	Click or tap to enter a date. Click or tap to enter a date.
• <b>Submission of PIS</b>	Click or tap to enter a date.	<b>6. Submission of RIS</b>	Click or tap to enter a date.
<b>G. IMPLEMENTATION DETAILS (applicable only if regulation is for repeal/amendment)</b>			
<b>1. Date Filed (ONAR)</b>	Click or tap to enter a date.	<b>3. Date Issued</b>	Click or tap to enter a date.
<b>2. Date Published</b>	Click or tap to enter a date.	<b>4. Date Effective</b>	Click or tap to enter a date.

<input type="checkbox"/> <b>Official Gazette AND/OR</b> <input type="checkbox"/> <b>Newspaper of General Circulation</b>			
<b>H. CLASSIFICATION OF REGULATION</b>			
<b>1. Proposed Classification</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor	<b>2. ARTA Classification</b> <i>(if available)</i>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor
<b>3. Justification for Exempted Regulations</b>			

## Regulatory Notification Form

### Regulation # 8

A. PROPONENT AGENCY DETAILS			
<b>1. PROPONENT AGENCY</b>		<b>COOPERATIVE DEVELOPMENT AUTHORITY</b>	
<b>2. Accountable Officer</b>	<i>2a. Name</i>	Usec. Alexander B. Raquepo	
	<i>2b. Designation</i>	Chairperson	
	<i>2c. Phone Number</i>	8721-5324	
	<i>2d. Email</i>	a_raquepo@cda.gov.ph	
<b>3. Contact Officer</b>	<i>3a. Name</i>	<b>Ms. Mildred S. Esguerra</b>	
	<i>3b. Designation</i>	Director II	
	<i>3c. Phone Number</i>	02-87255536	
	<i>3d. Email</i>	<a href="mailto:m_esguerra@cda.gov.ph">m_esguerra@cda.gov.ph</a>	
<b>4. Date</b>	February 23, 2026		
B. REGULATION DETAILS			
<b>1. Full Title</b>		<b>Revised Performance Audit Report (PAR) for Cooperatives</b>	
<b>2. Short Title</b>		<b>MC on PAR</b>	
<b>3. Regulatory Life Cycle Stage</b>		<input checked="" type="checkbox"/> Development of Regulation <input type="checkbox"/> Implementation <input type="checkbox"/> Monitoring, Evaluation, & Ex-Post Review	
<b>4. Regulatory Instrument</b>		<input checked="" type="checkbox"/> Memorandum Circular <input type="checkbox"/> Joint Memorandum Circular <input type="checkbox"/> Department Order <input type="checkbox"/> Specify: _____	
<b>5. Classification of Action</b>		<input type="checkbox"/> New Regulation <input checked="" type="checkbox"/> Amendment <input type="checkbox"/> Repeal <input type="checkbox"/> Ex-Post RIS/PIR/SCR <input type="checkbox"/> Completed	
<b>6. Regulation Amended/ Repealed (if applicable)</b>		<i>MC No. 2021-04, Performance Audit Report (PAR) for Cooperatives</i>	
C. STAKEHOLDERS AND/OR SECTORS AFFECTED			
<b>1. Classification</b>		<input checked="" type="checkbox"/> Business-Related <input type="checkbox"/> Non-Business	
<b>1.1. For Business-Related Regulations</b>		<b>1.2. For Non-Business Regulations</b>	
<b>a. Sector<sup>8</sup></b>	COOPERATIVES	<b>a. Stage of Life</b>	
<b>b. Stage of Business</b>	<input type="checkbox"/> Opening/Renewing a Business <input checked="" type="checkbox"/> Operating a Business	<b>b. Life Event</b>	

<sup>8</sup> Philippine Standard Industrial Classification

	<input type="checkbox"/> Closing a Business		
<b>c. Case Use</b>	For Newly Registered and Existing Cooperatives Registered with the CDA	<b>c. Case Use</b>	
<b>2. Jurisdiction</b>	<input checked="" type="checkbox"/> National	<input type="checkbox"/> Regional	<input type="checkbox"/> City/Municipality-wide
<b>D. CONSULTATIONS CONDUCTED</b>			
<b>1. HAS THIS BEEN SUBJECTED TO STAKEHOLDER CONSULTATION AND/OR COMMENTS?</b> <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> ONGOING			
<b>E. SUMMARY OF REGULATION</b>			
<b>1. PROBLEM ADDRESSED BY REGULATION / SUMMARY OF CHANGES</b>			
<p>The proposed changes modernize the Performance Audit Report by transitioning from a primarily compliance-focused evaluation to a <b>risk-based, maturity-oriented governance assessment system</b> with standardized scoring and clearer performance interpretation.</p> <p>The proposed amendments to CDA Memorandum Circular No. 2021-04 introduce the adoption of the Governance and Management Report (GMR) framework.</p> <ul style="list-style-type: none"> <li>• The Performance Audit component now incorporates a <b>standardized Governance and Management Report (GMR)</b> derived from the Governance Scorecard tool developed by the Association of Asian Confederation of Credit Unions (ACCU).</li> <li>• This introduces a more structured and internationally aligned approach to evaluating cooperative governance practices.</li> </ul> <p>The amendments shift the Performance Audit Report from a primarily compliance-based evaluation to a structured, risk- and maturity-oriented assessment system, emphasizing proper documentation, functional governance bodies, corrective action for deficiencies, and alignment with CDA’s supervisory and regulatory objectives.</p> <p>The use of the Enhanced PESOS was likewise introduced in this amended guidelines. The Enhanced PESOS is an updated, risk-based Financial Performance Standards for cooperatives engaged in lending. It strengthens the traditional PESOS framework (Portfolio Quality, Efficiency, Stability, Operations, Structure of Assets) to improve, monitor, and ensure the financial sustainability and risk management of cooperatives.</p> <p>From the previously standard use of the STEPS, the Authority is introducing the Enhanced STEPS (Structure of Assets, Turn-over ration, Efficiency, Profitability, and Stability) which shall be used by all registered types and categories of cooperatives, except Credit Cooperatives. In the case of a Multipurpose Cooperative (MPC), the financial performance standard to be used shall be based on the main business activity of the cooperative. The MPC may also opt to use STEPS for other types of their management tool.</p>			

Additional provision under Section 10 has likewise been introduced to strengthen enforcement by introducing a time-bound, progressive, and corrective approach to governance deficiencies, while providing cooperatives with sufficient opportunity for improvement prior to the imposition of severe regulatory sanctions.

## 2. OBJECTIVE OF REGULATORY ACTION

The purpose of the Performance Audit Report (PAR) aims to evaluate and measure the financial and non-financial performance of the cooperative to ensure their continued viability, accountability, and adherence to cooperative principles and sound management practices. . Specifically, PAR shall serve as:

- a. A management tool for cooperatives to assess their strengths and weaknesses in governance management practices and operational performance, thereby enabling informed decision-making, performance improvement, and organizational sustainability; and
- b. A regulatory and supervisory tool for the Cooperative Development Authority (CDA) to objectively assess the condition and performance of cooperatives, identify areas requiring assistance or intervention, and ensure compliance with established laws, rules and standards

## F. TIMELINE OF ACTIVITIES (ACCOMPLISHED OR TARGET)

• <b>Conduct of PIA</b>	13/11/2025	<b>4. Conduct of RIA</b>	Click or tap to enter a date.
• <b>Consultation of PIS</b>	25/11/2025	<b>5. Consultation of RIS</b>	Click or tap to enter a date. Click or tap to enter a date.
• <b>Submission of PIS</b>	Click or tap to enter a date.	<b>6. Submission of RIS</b>	Click or tap to enter a date.

## G. IMPLEMENTATION DETAILS (applicable only if regulation is for repeal/amendment)

<b>1. Date Filed (ONAR)</b>	Click or tap to enter a date.	<b>3. Date Issued</b>	Click or tap to enter a date.
<b>2. Date Published</b> <input type="checkbox"/> <b>Official Gazette AND/OR</b> <input type="checkbox"/> <b>Newspaper</b>	Click or tap to enter a date.	<b>4. Date Effective</b>	Click or tap to enter a date.

<b>of General Circulation</b>			
<b>H. CLASSIFICATION OF REGULATION</b>			
<b>1. Proposed Classification</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor	<b>2. ARTA Classification</b> <i>(if available)</i>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor
<b>3. Justification for Exempted Regulations</b>			

## Regulatory Notification Form

### Regulation # 9

A. PROPONENT AGENCY DETAILS			
<b>1. PROPONENT AGENCY</b>		<b>COOPERATIVE DEVELOPMENT AUTHORITY</b>	
<b>2. Accountable Officer</b>	<i>2a. Name</i>	Usec. Alexander B. Raquepo	
	<i>2b. Designation</i>	Chairperson	
	<i>2c. Phone Number</i>	8721-5324	
	<i>2d. Email</i>	a_raquepo@cda.gov.ph	
<b>3. Contact Officer</b>	<i>3a. Name</i>	<b>Ms. Mildred S. Esguerra</b>	
	<i>3b. Designation</i>	Director II	
	<i>3c. Phone Number</i>	02-87255536	
	<i>3d. Email</i>	<a href="mailto:m_esguerra@cda.gov.ph">m_esguerra@cda.gov.ph</a>	
<b>4. Date</b>	February 23, 2026		
B. REGULATION DETAILS			
<b>1. Full Title</b>		Guidelines for Accreditation of Federations in the Risk-Based Supervision and Examination Program of the Authority	
<b>2. Short Title</b>		<b>MC on Accreditation of Federation</b>	
<b>3. Regulatory Life Cycle Stage</b>		<input checked="" type="checkbox"/> Development of Regulation <input type="checkbox"/> Implementation <input type="checkbox"/> Monitoring, Evaluation, & Ex-Post Review	
<b>4. Regulatory Instrument</b>		<input checked="" type="checkbox"/> Memorandum Circular <input type="checkbox"/> Joint Memorandum Circular <input type="checkbox"/> Department Order <input type="checkbox"/> Specify: _____	
<b>5. Classification of Action</b>		<input checked="" type="checkbox"/> New Regulation <input type="checkbox"/> Amendment <input type="checkbox"/> Repeal <input type="checkbox"/> Ex-Post RIS/PIR/SCR <input type="checkbox"/> Completed	
<b>6. Regulation Amended/ Repealed (if applicable)</b>		N/A	
C. STAKEHOLDERS AND/OR SECTORS AFFECTED			
<b>1. Classification</b>		<input checked="" type="checkbox"/> Business-Related <input type="checkbox"/> Non-Business	
<b>1.1. For Business-Related Regulations</b>		<b>1.2. For Non-Business Regulations</b>	
<b>a. Sector<sup>9</sup></b>	COOPERATIVES	<b>a. Stage of Life</b>	
<b>b. Stage of Business</b>	<input type="checkbox"/> Opening/Renewing a Business	<b>b. Life Event</b>	

<sup>9</sup> Philippine Standard Industrial Classification

	<input checked="" type="checkbox"/> Operating a Business <input type="checkbox"/> Closing a Business		
<b>c. Case Use</b>	For Newly Registered and Existing Cooperatives Registered with the CDA	<b>c. Case Use</b>	
<b>2. Jurisdiction</b>	<input checked="" type="checkbox"/> National	<input type="checkbox"/> Regional	<input type="checkbox"/> City/Municipality-wide
<b>D. CONSULTATIONS CONDUCTED</b>			
<b>1. HAS THIS BEEN SUBJECTED TO STAKEHOLDER CONSULTATION AND/OR COMMENTS?</b> <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> ONGOING			
<b>E. SUMMARY OF REGULATION</b>			
<b>1. PROBLEM ADDRESSED BY REGULATION / SUMMARY OF CHANGES</b>			
<p>The Guidelines establish a co-regulatory framework whereby the Cooperative Development Authority (CDA) accredits qualified cooperative federations to assist in the supervision and examination of their member-affiliates, particularly those engaged in lending operations, under a system of voluntary self-regulation that complements government oversight. The framework defines the concept, scope, qualifications, accreditation process, validity, renewal, fees, and grounds for revocation, as well as the responsibilities and accountability mechanisms for accredited federations and their examiners. It also provides incentives, performance monitoring and evaluation measures, and capacity-building initiatives to strengthen governance, risk management, financial stability, and regulatory compliance within the cooperative sector, while ensuring that the CDA retains ultimate supervisory authority, enforcement powers, and policy direction.</p>			
<b>2. OBJECTIVE OF REGULATORY ACTION</b>			
<p>The Guidelines aims to:</p> <ol style="list-style-type: none"> <li><b>1. Establish a framework for federation self-regulation</b> that enables cooperative federations to conduct supervision and examination of their member-affiliates in a structured, consistent, and accountable manner.</li> <li><b>2. Strengthen cooperative governance, risk management, and financial stability</b>, particularly among cooperatives engaged in lending operations, through proactive oversight and technical support mechanisms.</li> <li><b>3. Enhance regulatory coverage and efficiency</b> by leveraging the institutional capacity, proximity, and sector expertise of federations to complement the supervisory functions of the Cooperative Development Authority (CDA).</li> <li><b>4. Define accreditation standards, qualifications, and responsibilities</b> for federations and their examiners to ensure professionalism, independence, and adherence to prescribed supervision and examination methodologies.</li> <li><b>5. Promote accountability and transparency</b> through clear reporting</li> </ol>			

<p>requirements, monitoring systems, and performance evaluation of accredited federations.</p> <p>6. <b>Provide incentives and capacity-building support</b> to encourage federation participation and strengthen the overall capability of the cooperative sector.</p> <p>7. <b>Safeguard the interests of cooperative members and stakeholders</b> by ensuring sound financial practices, compliance with regulatory standards, and early identification and mitigation of risks.</p>			
<b>F. TIMELINE OF ACTIVITIES (ACCOMPLISHED OR TARGET)</b>			
• <b>Conduct of PIA</b>		<b>4. Conduct of RIA</b>	Click or tap to enter a date.
• <b>Consultation of PIS</b>		<b>5. Consultation of RIS</b>	Click or tap to enter a date. Click or tap to enter a date.
• <b>Submission of PIS</b>	Click or tap to enter a date.	<b>6. Submission of RIS</b>	Click or tap to enter a date.
<b>G. IMPLEMENTATION DETAILS (applicable only if regulation is for repeal/amendment)</b>			
<b>1. Date Filed (ONAR)</b>	Click or tap to enter a date.	<b>3. Date Issued</b>	Click or tap to enter a date.
<b>2. Date Published</b> <input type="checkbox"/> <b>Official Gazette AND/OR</b> <input type="checkbox"/> <b>Newspaper of General Circulation</b>	Click or tap to enter a date.	<b>4. Date Effective</b>	Click or tap to enter a date.
<b>H. CLASSIFICATION OF REGULATION</b>			
<b>1. Proposed Classification</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor	<b>2. ARTA Classification (if available)</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor
<b>3. Justification for Exempted Regulations</b>			

## Regulatory Notification Form

Regulation # 10

A. PROPONENT AGENCY DETAILS			
<b>1. PROPONENT AGENCY</b>		<b>COOPERATIVE DEVELOPMENT AUTHORITY</b>	
<b>2. Accountable Officer</b>	<i>2a. Name</i>	Usec. Alexander B. Raquepo	
	<i>2b. Designation</i>	Chairperson	
	<i>2c. Phone Number</i>	8721-5324	
	<i>2d. Email</i>	a_raquepo@cda.gov.ph	
<b>3. Contact Officer</b>	<i>3a. Name</i>	<b>Ms. Mildred S. Esguerra</b>	
	<i>3b. Designation</i>	Director II	
	<i>3c. Phone Number</i>	02-87255536	
	<i>3d. Email</i>	<a href="mailto:m_esguerra@cda.gov.ph">m_esguerra@cda.gov.ph</a>	
<b>4. Date</b>	February 23, 2026		
B. REGULATION DETAILS			
<b>1. Full Title</b>		2026 Guidelines Governing the Allocation and Utilization of the Community Development Fund (CDF) of Cooperatives	
<b>2. Short Title</b>		<b>MC on CDF</b>	
<b>3. Regulatory Life Cycle Stage</b>		<input checked="" type="checkbox"/> Development of Regulation <input type="checkbox"/> Implementation <input type="checkbox"/> Monitoring, Evaluation, & Ex-Post Review	
<b>4. Regulatory Instrument</b>		<input checked="" type="checkbox"/> Memorandum Circular <input type="checkbox"/> Joint Memorandum Circular <input type="checkbox"/> Department Order <input type="checkbox"/> Specify: _____	
<b>5. Classification of Action</b>		<input type="checkbox"/> New Regulation <input checked="" type="checkbox"/> Amendment <input type="checkbox"/> Repeal <input type="checkbox"/> Ex-Post RIS/PIR/SCR <input type="checkbox"/> Completed	
<b>6. Regulation Amended/ Repealed (if applicable)</b>		<i>MC No. 2021-01, Revised Policy Guidelines Governing the Allocation and Utilization of the Community Development Fund (CDF) of Cooperatives</i>	
C. STAKEHOLDERS AND/OR SECTORS AFFECTED			
<b>1. Classification</b>		<input checked="" type="checkbox"/> Business-Related <input type="checkbox"/> Non-Business	
<b>1.1. For Business-Related Regulations</b>		<b>1.2. For Non-Business Regulations</b>	
<b>a. Sector<sup>10</sup></b>	COOPERATIVES	<b>a. Stage of Life</b>	
<b>b. Stage of Business</b>	<input type="checkbox"/> Opening/Renewing a Business	<b>b. Life Event</b>	

<sup>10</sup> Philippine Standard Industrial Classification

	<input checked="" type="checkbox"/> Operating a Business <input type="checkbox"/> Closing a Business		
<b>c. Case Use</b>	For Newly Registered and Existing Cooperatives Registered with the CDA	<b>c. Case Use</b>	
<b>2. Jurisdiction</b>	<input checked="" type="checkbox"/> National	<input type="checkbox"/> Regional	<input type="checkbox"/> City/Municipality-wide
<b>D. CONSULTATIONS CONDUCTED</b>			
<b>1. HAS THIS BEEN SUBJECTED TO STAKEHOLDER CONSULTATION AND/OR COMMENTS?</b> <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> ONGOING			
<b>E. SUMMARY OF REGULATION</b>			
<b>1. PROBLEM ADDRESSED BY REGULATION / SUMMARY OF CHANGES</b>			
<p>The proposed amendments primarily clarify the coverage, allocation, and utilization of the Community Development Fund (CDF) to improve consistency, responsiveness, and accountability in its implementation. The definition of <b>Area of Operation</b> is clarified for cooperatives with institutional, associational, and occupational bonds of membership, specifying that the community beneficiaries for CDF purposes include the host barangay and nearby areas where the cooperative operates. The definition of <b>fortuitous events</b> is also expanded to include both natural and man-made disasters.</p> <p>The amendments modify the allocation rules for <b>infrastructure projects</b>, setting minimum and maximum percentage allocations and funding ceilings based on cooperative size, and requiring inclusion in the Social Development Plan with a maximum implementation period of three years. A new comprehensive provision allows cooperatives to allocate a portion of the CDF for <b>fortuitous events or calamities</b>, with prescribed percentage ranges, funding caps, replenishment requirements, documentation, and reporting obligations, subject to ratification by the General Assembly.</p> <p>The proposal also introduces organizational accountability measures, including the designation of a <b>Community Development Officer or CDF Compliance Officer</b> responsible for fund management and Social Audit compliance. Additionally, large and medium cooperatives are permitted to allocate a portion of their CDF as financial or loan assistance to the Cooperative Support Fund (CSF) program through cooperative banks, consistent with relevant issuances of the Cooperative Development Authority (CDA).</p> <p>Finally, the amendment clarifies the treatment of <b>unexpended CDF balances</b>, providing that accumulated amounts exceeding ₱10 million as of FY 2018 must be utilized until December 31, 2030 in accordance with the approved Social Development Plan.</p>			
<b>2. OBJECTIVE OF REGULATORY ACTION</b>			
The proposed amendments to the Memorandum Circular on the Community			

Development Fund (CDF) aim to strengthen clarity, accountability, and impact in the utilization of cooperative resources for social and community development. Specifically, the amendments seek to: clearly define key terms such as Area of Operation and Fortuitous Events; establish targeted allocation percentages and funding limits for infrastructure projects and emergency responses; enhance preparedness and responsiveness to fortuitous events; designate responsible officers to ensure proper management, monitoring, and compliance with Social Audit requirements; support sector-wide programs, including contributions to the Cooperative Support Fund (CSF); ensure full utilization of unexpended CDF balances; and align CDF use with cooperative principles to benefit members and the surrounding community, thereby promoting transparency, governance, and social impact.

**F. TIMELINE OF ACTIVITIES (ACCOMPLISHED OR TARGET)**

• <b>Conduct of PIA</b>		<b>4. Conduct of RIA</b>	Click or tap to enter a date.
• <b>Consultation of PIS</b>		<b>5. Consultation of RIS</b>	Click or tap to enter a date. Click or tap to enter a date.
• <b>Submission of PIS</b>	Click or tap to enter a date.	<b>6. Submission of RIS</b>	Click or tap to enter a date.

**G. IMPLEMENTATION DETAILS (applicable only if regulation is for repeal/amendment)**

<b>1. Date Filed (ONAR)</b>	Click or tap to enter a date.	<b>3. Date Issued</b>	Click or tap to enter a date.
<b>2. Date Published</b> <input type="checkbox"/> <b>Official Gazette AND/OR</b> <input type="checkbox"/> <b>Newspaper of General Circulation</b>	Click or tap to enter a date.	<b>4. Date Effective</b>	Click or tap to enter a date.

**H. CLASSIFICATION OF REGULATION**

<b>1. Proposed Classification</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor	<b>2. ARTA Classification (if available)</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor
<b>3. Justification for Exempted Regulations</b>			

## Regulatory Notification Form

Regulation # 11

A. PROPONENT AGENCY DETAILS			
<b>1. PROPONENT AGENCY</b>		<b>COOPERATIVE DEVELOPMENT AUTHORITY</b>	
<b>2. Accountable Officer</b>	<i>2a. Name</i>	Usec. Alexander B. Raquepo	
	<i>2b. Designation</i>	Chairperson	
	<i>2c. Phone Number</i>	8721-5324	
	<i>2d. Email</i>	a_raquepo@cda.gov.ph	
<b>3. Contact Officer</b>	<i>3a. Name</i>	<b>Ms. Mildred S. Esguerra</b>	
	<i>3b. Designation</i>	Director II	
	<i>3c. Phone Number</i>	02-87255536	
	<i>3d. Email</i>	<a href="mailto:m_esguerra@cda.gov.ph">m_esguerra@cda.gov.ph</a>	
<b>4. Date</b>	February 23, 2026		
B. REGULATION DETAILS			
<b>1. Full Title</b>		<b>Guidelines Governing the Adoption of a New Classification Framework for Cooperatives Based on Net Worth</b>	
<b>2. Short Title</b>		<b>MC on Classification of Cooperatives Based on Networth</b>	
<b>3. Regulatory Life Cycle Stage</b>		<input checked="" type="checkbox"/> Development of Regulation <input type="checkbox"/> Implementation <input type="checkbox"/> Monitoring, Evaluation, & Ex-Post Review	
<b>4. Regulatory Instrument</b>		<input checked="" type="checkbox"/> Memorandum Circular <input type="checkbox"/> Joint Memorandum Circular <input type="checkbox"/> Department Order <input type="checkbox"/> Specify: _____	
<b>5. Classification of Action</b>		<input checked="" type="checkbox"/> New Regulation <input type="checkbox"/> Amendment <input type="checkbox"/> Repeal <input type="checkbox"/> Ex-Post RIS/PIR/SCR <input type="checkbox"/> Completed	
<b>6. Regulation Amended/ Repealed (if applicable)</b>		N/A	
C. STAKEHOLDERS AND/OR SECTORS AFFECTED			
<b>1. Classification</b>		<input checked="" type="checkbox"/> Business-Related <input type="checkbox"/> Non-Business	
<b>1.1. For Business-Related Regulations</b>		<b>1.2. For Non-Business Regulations</b>	
<b>a. Sector<sup>11</sup></b>	COOPERATIVES	<b>a. Stage of Life</b>	

<sup>11</sup> Philippine Standard Industrial Classification

<b>b. Stage of Business</b>	<input type="checkbox"/> Opening/Renewing a Business <input checked="" type="checkbox"/> Operating a Business <input type="checkbox"/> Closing a Business	<b>b. Life Event</b>	
<b>c. Case Use</b>	For Newly Registered and Existing Cooperatives Registered with the CDA	<b>c. Case Use</b>	
<b>2. Jurisdiction</b>	<input checked="" type="checkbox"/> National <input type="checkbox"/> Regional <input type="checkbox"/> City/Municipality-wide		
<b>D. CONSULTATIONS CONDUCTED</b>			
<b>1. HAS THIS BEEN SUBJECTED TO STAKEHOLDER CONSULTATION AND/OR COMMENTS?</b> <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> ONGOING			
<b>E. SUMMARY OF REGULATION</b>			
<b>1. PROBLEM ADDRESSED BY REGULATION / SUMMARY OF CHANGES</b>			
<p>The current classification of cooperatives, as adopted from the Magna Carta for Micro, Small and Medium Enterprises (RA 9501), follows an asset-based categorization (Micro, Small, Medium, and Large). While this framework aligns the cooperative sector with the broader enterprise community, its continued use poses significant limitations in accurately reflecting the financial health and resilience of cooperatives.</p> <p>Findings on the existing asset-based framework:</p> <ul style="list-style-type: none"> <li>• It masks solvency issues, since cooperatives with large assets may still be financially unstable due to high liabilities;</li> <li>• It ignores risk profile and asset quality, giving an incomplete view of financial soundness; and</li> <li>• It may encourage artificial asset growth, as management could inflate assets through excessive debt or external grants without building true member equity or reserves.</li> </ul>			
<b>2. OBJECTIVE OF REGULATORY ACTION</b>			
<ol style="list-style-type: none"> <li>1. Alignment with national MSME standards used by DTI, BSP, and SEC;</li> <li>2. Facilitation of cooperative access to MSME-related government benefits and credit windows;</li> <li>3. Provision of standardized benchmarks for statistical reporting; and</li> <li>4. Ease of measurement, since total assets are readily verifiable from the balance sheet.</li> </ol>			
<b>F. TIMELINE OF ACTIVITIES (ACCOMPLISHED OR TARGET)</b>			
• <b>Conduct of PIA</b>	25/03/2025	<b>4. Conduct of RIA</b>	Click or tap to enter a date.
• <b>Consultation of PIS</b>	05/11/2025	<b>5. Consultation of RIS</b>	Click or tap to enter a date. Click or tap to enter a date.
• <b>Submission of PIS</b>	Click or tap to enter a date.	<b>6. Submission of RIS</b>	Click or tap to enter a date.
<b>G. IMPLEMENTATION DETAILS (applicable only if regulation is for repeal/amendment)</b>			
<b>1. Date Filed (ONAR)</b>	Click or tap to enter a date.	<b>3. Date Issued</b>	Click or tap to enter a date.

<b>2. Date Published</b> <input type="checkbox"/> Official Gazette AND/OR <input type="checkbox"/> Newspaper of General Circulation	Click or tap to enter a date.	<b>4. Date Effective</b>	Click or tap to enter a date.
<b>H. CLASSIFICATION OF REGULATION</b>			
<b>1. Proposed Classification</b>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor	<b>2. ARTA Classification</b> <i>(if available)</i>	<input checked="" type="checkbox"/> Major <input type="checkbox"/> Exempted <input type="checkbox"/> Minor
<b>3. Justification for Exempted Regulations</b>			