

COMPANY NAME:	KCCDFI MUTUAL BENEFIT ASSOCIATION INC	COMPANY STRUCTURE:	MUTUAL BENEFIT ASSOCIATION
FINANCIAL YEAR END	2019		
SECTOR	Mi MBA		
C. Roles of Stakeholders.		Y/ N	Reference/Source document

C.1 The rights of stakeholders that are established by law or through mutual agreements are to be respected.			
<i>Does the company disclose a policy that :</i>			
C.1.1	Stipulates the existence and scope of the company's efforts to address customers' welfare?	OECD Principle IV (A): The rights of stakeholders that are established by law or through mutual agreements are to be respected. In all OECD countries, the rights of stakeholders are established by law (e.g. labour, business, commercial and insolvency laws) or by contractual relations. Even in areas where stakeholder interests are not legislated, many firms make additional commitments to stakeholders, and concern over corporate reputation and corporate performance often requires the recognition of broader interests.	Y KCCDFI MBA Corporate Governance Manual page 28 Part IV. Stakeholders item (a) Members shows the company's efforts to address customer welfare.
C.1.2	Explains supplier/contractor selection practice?		Y KCCDFI MBA Corporate Governance Manual page 30 item (f) Suppliers and Contractors, discloses that to ensure that engagement with suppliers /contractors will be impartial and transparent; the Association will conduct a bidding process for projects with contracts amounting to P100K.
C.1.3	Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?	Global Reporting Initiative: Sustainability Report (C1.1 - C.15) International Accounting Standards 1: Presentation of Financial Statements	Y KCCDFI MBA Corporate Governance Manual page 31 item (h) Environmental Sustainability discloses that our goals is to reduce our overall carbon footprint by implementing environmental controls and practices into the daily management of the firm like reducing waste, reduce consumption of aircon and the likes to achieve a greener future.
C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?		Y KCCDFI MBA Corporate Governance Manual page 30 item (g) Community of Operations
C.1.5	Describe the company's anti-corruption programmes and procedures?		Y 2019 Annual Report page 19 under anti corruption, describes how the association conduct its anti-corruption programmes and procedures
C.1.6	Describes how creditors' rights are safeguarded?		Y 2019 Annual Report page 20 describes how the association safeguard the creditor's right.
<i>Does the company disclose the activities that it has undertaken to implement the above mentioned policies?</i>			

C.1.7	Customer health and safety	OECD Principle IV (A) & Global Reporting Initiative	Y	2019 Annual Report,under stakeholders interest discloses the activities that it has undertaken to implement customer health and safety.
C.1.8	Supplier/Contractor selection and criteria		Y	2019 Annual Report,under stakeholders interest discloses the activities that it has undertaken to implement supplier/contractor selection and criteria.
C.1.9	Environmentally-friendly value chain		Y	2019 Annual Report,under stakeholders interest discloses the activities that it has undertaken to implement environmentally-friendly value chain.
C.1.10	Interaction with the communities		Y	2019 Annual Report ,under stakeholders interest discloses the activities that it has undertaken to implement interaction with communities.
C.1.11	Anti-corruption programmes and procedures		Y	2019 Annual Report under stakeholders interest discloses the activities that it has undertaken to implement anti corruption programmes and procedures.
C.1.12	Creditors' rights		Y	2019 Annual Report,under stakeholders interest discloses the activities that it has undertaken to implement creditor's right.
C.1.13	Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?	OECD Principle V (A): Disclosure should include, but not be limited to, material information on: (7) Issues regarding employees and other stakeholders. Companies are encouraged to provide information on key issues relevant to employees and other stakeholders that may materially affect the long term sustainability of the company.	Y	2019 Annual Report under community development, dicloses the association's corporate social responsibility.

C.2	Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.
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C.2.1	Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, general public etc.) can use to voice their concerns and/or complaints for possible violation of their rights?	<p>OECD Principle IV (B): Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.</p> <p>The governance framework and processes should be transparent and not impede the ability of stakeholders to communicate and to obtain redress for the violation of rights.</p>	Y	<p>Contact details is provided in the Company website under Contacts, wherein stakeholders can leave their comments and suggestions or may voice out their concerns to the Association.</p>
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C.3 Performance-enhancing mechanisms for employee participation should be permitted to develop.

C.3.1	Does the company explicitly disclose the health, safety, and welfare policy for its employees?	<p>OECD Principle IV (C): Performance-enhancing mechanisms for employee participation should be permitted to develop. In the context of corporate governance, performance enhancing mechanisms for participation may benefit companies directly as well as indirectly through the readiness by employees to invest in firm specific skills.</p> <p>Firm specific skills are those skills/competencies that are related to production technology and/or organizational aspects that are unique to a firm.</p> <p>Examples of mechanisms for employee participation include: employee representation on boards; and governance processes such as works councils that consider employee viewpoints in certain key decisions. With respect to performance enhancing mechanisms, employee stock ownership plans or other profit sharing mechanisms are to be found in many countries.</p>	Y	<p>2019 Annual Report</p>
C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?		Y	<p>2019 Annual Report</p>
C.3.3	Does the company have training and development programmes for its employees?		Y	<p>2019 Annual Report</p>
C.3.4	Does the company publish relevant information on training and development programmes for its employees?		Y	<p>2019 Annual Report</p>
C.3.5	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?		Y	<p>2019 Annual Report</p>

C.4 Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.

C.4.1	Does the company have procedures for complaints by employees concerning illegal (including corruption) and unethical behaviour?	OECD Principle IV (E): Stakeholders, including individual employees and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.	Y	An Anti-Fraud Manual is in place and is adapted to address complaints and unethical behavior.
C.4.2	Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?		Y	Stated in 2019 Annual Report under Anti-Corruption Program/ Whistleblowing Policy.