

C.1 The rights of stakeholders that are established by law or through mutual agreements are to be respected.		Y/ N	Reference / Source document	
<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.	PPMBAI CORPORATE GOVERNANCE MANUAL Part IV - Stakeholders (Member) PPMBAI has an official facebook account where all member can raise their concern and inquiries.	
C.1.2	Explains supplier/contractor selection practice?		PPMBAI Guidelines & Procedure of Expenses Procurement Policy	
C.1.3	Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?		N/A	
C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?		Global Reporting Initiative: Sustainability Report (C1.1 - C.15) International Accounting Standards 1: Presentation of Financial Statements	PPMBAI CORPORATE GOVERNANCE MANUAL Part IV - Community Operation , The association strengthen its relationship with the community by sharing information about its programs and services. We conduct gathering/training to the members with our partner MFI. We also conduct the awarding of benefits to the Brgy hall with the Brgy officials in order to inform the community of all Brgys that having insurance will help each member in case of sudden death of either member/dependents.
C.1.5	Describe the company's anti-corruption programmes and procedures?			N/A
C.1.6	Describes how creditors' rights are safeguarded?			N/A
<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	N/A	
C.1.8	Supplier/Contractor selection and criteria		PPMBAI Guidelines & Procedure of Expenses Procurement Policy	
C.1.9	Environmentally-friendly value chain		N/A	
C.1.10	Interaction with the communities		PPMBAI CORPORATE GOVERNANCE MANUAL Part IV - Community Operation , The association strengthen its relationship with the community by sharing information about its programs and services. We conduct gathering/training to the members with our partner MFI. We also conduct the awarding of benefits to the Brgy hall with the Brgy officials in order to inform the community of all Brgys that having insurance will help each member in case of sudden death of either member/dependents.	
C.1.11	Anti-corruption programmes and procedures		N/A	
C.1.12	Creditors' rights		PPMBAI CORPORATE GOVERNANCE MANUAL Part II- Governance Structure item number 5 letter B state that Oversee the conduct of the company business to ensure that the business is properly managed and dealings with policyholders, claimants and creditors are fair and equitable.	
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.	MEETING OF MINUTES JUNE 01, 2016 Resolution No. 5 Appropriation of 5% of the MBA's unassigned Fund balance for Community and Social Responsibility Programs (CSR)	

C.2 Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.			
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?	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. 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.	PPMBAI Website http://www.pagasa-mba.com.ph/ Contact Us Menu

C.3 Performance-enhancing mechanisms for employee participation should be permitted to develop.			
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C.3.1	Does the company explicitly disclose the health, safety, and welfare policy for its employees?	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.	Y	PPMBAI CORPORATE GOVERNANCE MANUAL Part IV - Stakeholder (Employees) Providing our employees a health card (CARITAS) which they can use for their check up. We do require all employees an annual check-up using this health card. Conducting of Yearly drug test and examination/laboratory.
C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?	Firm specific skills are those skills/competencies that are related to production technology and/or organizational aspects that are unique to a firm.	Y	PPMBAI CORPORATE GOVERNANCE MANUAL Part IV - Stakeholder (Employees)
C.3.3	Does the company have training and development programmes for its employees?	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.	Y	PPMBAI CORPORATE GOVERNANCE MANUAL Part VI - Communication, Training and Monitoring Process We have internal training for the employees We also send our Employees to all the Workshop, Seminar and other invitation Headed by the RIMANSI, IC etc.
C.3.4	Does the company publish relevant information on training and development programmes for its employees?		Y	PPMBAI CORPORATE GOVERNANCE MANUAL Part VI - Communication, Training and Monitoring Process We also send our Employees to all the Workshop, Seminar and other invitation Headed by the RIMANSI, IC etc.
C.3.5	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?		N/A	

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	PPMBAI CORPORATE GOVERNANCE MANUAL Part IV - Stake Holders Employees - The Association is committed to protect the welfare of the employees to any grievances that they may encounter by having a close and unannounced monitoring by the top management and/or Executives to the filed when employees can raise their issues and concern to their immediate supervisors.
C.4.2	Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?		Y	PPMBAI CORPORATE GOVERNANCE MANUAL Part IV - Stake Holders Employees - The Association is committed to protect the welfare of the employees to any grievances that they may encounter by having a close and unannounced monitoring by the top management and/or Executives to the filed when employees can raise their issues and concern to their immediate supervisors.