

COMPANY NAME:	CENTER FOR AGRICULTURE AND RURAL DEVELOPMENT (CARD) MUTUAL BENEFIT ASSOCIATION, INC.		COMPANY STRUCTURE:	
FINANCIAL YEAR END	2018		<input type="radio"/> Class 1 <input type="radio"/> Class 3 <input checked="" type="radio"/> Class 5 <input type="radio"/> Class 2 <input type="radio"/> Class 4	
SECTOR	<input type="checkbox"/> Insurance	<input checked="" type="checkbox"/> MBA		
C. Role 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. Global Reporting Initiative: Sustainability Report (C1.1 - C.15) International Accounting Standards 1: Presentation of Financial Statements	Y	CARD MBA Governance Manual page 28 Chapter 6, Section 1.1 shows all CARD MBA's programs for its members welfare.
C.1.2	Explains supplier/contractor selection practice?		Y	CARD MBA Governance Manual page 30 Chapter 6, Section 1.5 discloses that the Association shall leverage upon effective and efficient third-party products and services through a standard selection and contracting process where objective evaluation of vendors and solutions shall be driven by the Association's business goals.
C.1.3	Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?		Y	CARD MBA Governance Manual page 31 Chapter 6, Section 1.8 states that the Association is committed to do its part in promoting environmental sustainability through various initiatives within the office, among its directors and employees and with its stakeholders by adopting the 5Cs in the workplace organization. The Association is likewise implementing a solid-waste management program intended to contribute to the international call to address climate change, pollution and order/cleanliness in the workplace.

C. Role of Stakeholders			Y/ N	Reference/Source document
C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?		Y	CARD MBA Governance Manual page 31 Chapter 6, Section 1.7 states that the Association is engage in community development such as joining in fun run activities initiated by the community, having a medical mission and establishing community clinic which is open to members and non-members.
C.1.5	Describe the company's anti-corruption programmes and procedures?		Y	2018 Annual Report page 24 under the Stakeholders' Interest describe how the association conduct its anti-corruption program.
C.1.6	Describes how creditors' rights are safeguarded?		Y	CARD MBA Governance Manual page 30 Chapter 6, Section 1.6 states that the Association is committed to meet its obligations to the members, suppliers and 3rd party service providers by monthly monitoring of the liquidity ratio and by matching of asset versus the liabilities to ensure enough liquidity to meet the Association's obligations.
<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	2018 Annual Report page 23 under the Stakeholders' Interest shows that there are Community Health Days for the members and non-members conducted on 2018 where 267,997 individuals were served. CARD MBA posted in its Facebook page some Seguro Tips on health and safety.
C.1.8	Supplier/Contractor selection and criteria		Y	2018 Annual Report page 23 under the Stakeholders' Interest shows that selection of the supplier/contractor was conducted on July 18, 2018.
C.1.9	Environmentally-friendly value chain		Y	2018 Annual Report page 23 under the Stakeholders' Interest shows the activities conducted to have and observed environment friendly value chain.
C.1.10	Interaction with the communities		Y	CARD MBA Facebook page shows the Associations's interaction with the communities. CARD MRI Sulong Tomo 5 Blg. 4, page 4 shows CARD MBA efforts to interact with the communities.
C.1.11	Anti-corruption programmes and procedures		Y	2018 Annual Report page 22 under the Stakeholders' Interest shows the activities conducted by the Association to implement anti-corruption programs.

C. Role of Stakeholders			Y/ N	Reference/Source document
C.1.12	Creditors' rights		Y	2018 Annual Report page 24 under the Stakeholders' Interest shows the activities conducted for the creditors' right.
C.1.13	Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?	<p>OECD Principle V (A): Disclosure should include, but not be limited to, material information on: (7) Issues regarding employees and other stakeholders.</p> <p>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.</p>	Y	2018 Annual Report page 16 shows the community development conducted and participated by CARD MBA. Community Development is the Corporate Social Responsibility of the association.
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?	<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	CARD MBA Website under Contact Us there is a button where stakeholders can leave any message for the Association.
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>	Y	CARD MBA Governance Manual pages 28-29 Chapter 6, Section 1.2 states that aside from implementing 5Cs, another means of protecting the health and safety of the employees is thru Annual Flu Vaccines, Annual Physical Exam and/or Executive Check-up conducted.
C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?	<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>	Y	2018 Annual Report page 24 under the Employees' Development Program shows that Annual Physical Examination for staff were conducted.

C. Role of Stakeholders			Y/ N	Reference/Source document
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	CARD MBA Governance Manual page 29 Chapter 6 Section 1.2 stated that the employees shall be given trainings in the form of (i) formal –undergraduate course and/ or Masters degree; (ii) on the job training or coaching; (iii) In house lectures; and, (iv) local or international courses, seminars, study tours, workshops and conferences.
C.3.4	Does the company publish relevant information on training and development programmes for its employees?		Y	2018 Annual Report pages 24-25 under the Employees' Development Program shows the trainings ang development attended by the employees locally and internationally.
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	On 2018 CARD gave achievement award to its employees for achieving 6.3M clients and 23.2M Insured Individuals 2018 Annual Report page 24, 2nd paragraph shows the list of employees enrolled to Master's Degree. Further, staff who are graduate of 2 year course are enrolled in Bachelors Degree.
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	CARD MBA Governance Manual Annex E discussed the details and procedures to report any 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	CARD MBA Governance Manual Annex E item 3 states that The institution ensures that the employee who submitted duly signed “Bantay-Integridad” written report is protected. As such, strict observance of “Confidentiality” rule, including confidential information.