

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?	<b>OECD Principle IV (A):</b> 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.	<b>Y</b> <b>CODE OF ETHICS, PAGE 1</b> <a href="http://www.afpmbai.com.ph/acgs/2017/ref/AFPMBAI%20CODE%20OF%20ETHICS%20FULL.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/AFPMBAI%20CODE%20OF%20ETHICS%20FULL.pdf</a>  <b>PHILOSOPHY OF SERVICE</b> <i>At the AFPMBAI, the needs of the members and his family come first. We pledge our expertise, time and effort to the service of these needs. Toward this end, we endeavor to serve to the best of our ability in the spirit of professionalism, dedication and compassion."</i>
C.1.2	Explains supplier/contractor selection practice?	<b>Global Reporting Initiative: Sustainability Report (C1.1 - C.15)</b> <b>International Accounting Standards 1: Presentation of Financial Statements</b>	<b>Y</b> <b>Governance Report of the 2016 Annual Report, Page 20</b> <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a>  <i>"The Association adopts a policy that covers the accreditation, selection, bidding and approval process for selection of suppliers/contractors. The Association usually considers the following factors in the selection process: Eligibility of the Supplier/Contractor; Legality/Authenticity; Cost; Quality of Service. The selection process are evaluated through deliberation of assigned committees of Management to assure proper disclosure and transparency."</i>
C.1.3	Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?		<b>Y</b> <b>Company Performance Review of the 2016 Annual Report, Page 08</b> <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a>  <i>"Going Green: Meanwhile, in adhering to one of its corporate values, Social Responsibility, the Association installed a Solar Panel System that can combat the harmful effects of climate change and help in the advocacy of promoting green environment. Said undertaking will dramatically decrease its electric consumption. This is accompanied by the conversion of all fluorescent lights to LED lights."</i>
C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?		<b>Y</b> <b>CORPORATE SOCIAL RESPONSIBILITY REPORT OF 2016 ANNUAL REPORT, PAGE 10</b> <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a>  <b>Community Development Support</b> <i>"In times of natural disasters, additional support is provided to teh various branches of service through the Calamity Assistance and Resistance Equipment (CARE) Project. Under this project, two units of rescue ambulance were given to the BFP and PN in 2016.</i>  <i>Going beyond the needs of the members, and contributing to the community as a whole, is also a core priority of the Association"....</i>
C.1.5	Describe the company's anti-corruption programmes and procedures?		<b>Y</b> <b>GOVERNANCE REPORT OF THE ANNUAL REPORT 2016, PAGE 20</b> <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a>  <b>Anti-Bribery and Anti-Corruption Policy</b> <i>"AFPMBAI is committed to maintaining the highest ethical standards and vigorously enforcing the integrity of our business practices nationwide. AFPMBAI will not engage in bribery or corruption."</i>
C.1.6	Describes how creditors' rights are safeguarded?		<b>Y</b> <b>Governance Report in the Annual Report Page 20</b> <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a>

Does the company disclose the activities that it has undertaken to implement the abovementioned policies?				
C.1.7	Customer health and safety	OECD Principle IV (A) & Global Reporting Initiative	Y	<p><b>CODE OF ETHICS PAGE 3</b>  <a href="http://www.afpmbai.com.ph/acgs/2017/ref/AFPMBAI%20CODE%20OF%20ETHICS%20FULL.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/AFPMBAI%20CODE%20OF%20ETHICS%20FULL.pdf</a>  <b>Governance Report of the 2016 Annual Report, Page 21</b>  <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a></p> <p><b>Health and Safety</b>  <i>"We are dedicated to maintaining a healthy and safe environment. We have an appropriate health and safety program, including facilities, to promote a better understanding and appreciation of the importance of health and safety in the workplace, at home and elsewhere. We encourage employees to lead healthier and safer lives."</i></p> <p><b>Governance Report of the 2016 Annual Report</b>  <i>"To guarantee their health, all employees are enrolled under a Health Management Organization (HMO) that covers expenses for health services. There are also wellness programs rolled out during the year along with the other trainings provided by the HRD for the personal and career growth of the employees."</i></p>
C.1.8	Supplier/Contractor selection and criteria		Y	<p><b>Governance Report of the 2016 Annual Report, Page 20</b>  <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a></p> <p><i>"The Association adopts a policy that covers the accreditation, selection, bidding and approval process for selection of suppliers/contractors. The Association usually considers the following factors in the selection process: Eligibility of the Supplier/Contractor; Legality/Authenticity; Cost; Quality of Service. The selection process are evaluated through deliberation of assigned committees of Management to assure proper disclosure and transparency."</i></p>
C.1.9	Environmentally-friendly value chain		Y	<p><b>COMPANY PERFORMANCE REVIEW OF THE 2016 ANNUAL REPORT, PAGE 08</b>  <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a></p> <p><b>Going Green:</b> <i>"Meanwhile, adhering to one of its corporate values, Social Responsibility, the Association installed a Solar Panel System that can combat the harmful effects of climate change and help in the advocacy of promoting green environment..."</i></p>
C.1.10	Interaction with the communities		Y	<p><b>CORPORATE SOCIAL RESPONSIBILITY REPORT OF THE 2016 ANNUAL REPORT, PAGES 10 AND 11</b>  <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a></p>
C.1.11	Anti-corruption programmes and procedures		Y	<p><b>CODE OF ETHICS PAGE 5-6</b>  <a href="http://www.afpmbai.com.ph/acgs/2017/ref/AFPMBAI%20CODE%20OF%20ETHICS%20FULL.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/AFPMBAI%20CODE%20OF%20ETHICS%20FULL.pdf</a></p> <p><b>Conflict of Interest</b>  <i>"We are not allowed to benefit personally from the use of the Association's resources or take undue advantage to generate material gain by virtue of position or authority."</i></p>
C.1.12	Creditors' rights		Y	<p><b>GOVERNANCE REPORT OF THE 2016 ANNUAL REPORT, PAGE 12</b>  <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a></p> <p><b>Protecting Members' Rights and Ensuring Equitable Treatment</b>  <i>"During the AGM, individual members were given the opportunity to participate in deciding on matters involving the governance and operations of AFPMBAI, particularly on the proposed amendments to the By-Laws, the ratification of all acts of the Board and Management, and the election of the members of the Board of Trustees. All regular members present were given the right to nominate and vote for their candidates."</i></p>
C.1.13	Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?	<p><b>OECD Principle V (A):</b>  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	<p><b>CORPORATE SOCIAL RESPONSIBILITY REPORT OF THE 2016 ANNUAL REPORT, PAGES 9-11</b>  <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a></p> <p><b>GIVING BACK WITH AFPMBAI</b>  <i>"Six years into establishment, the Social Services Program (SSP) has continuously made a difference in the lives of AFPMBAI members..."</i></p>

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><b>OECD Principle IV (B):</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><b>2016 Annual Report Pages 31-33: BRANCHES AND EXTENSION OFFICES</b>  <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a></p>

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><b>OECD Principle IV (C):</b> 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>	<p>Y</p> <p><b>GOVERNANCE REPORT OF THE 2016 ANNUAL REPORT, PAGE 21</b> <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a></p> <p><b>Employees' Welfare</b> <i>"With the belief that employees are the most valuable asset of any organization, the Association provides a safe and healthy working environment to its employees.</i></p> <p><i>To guarantee their health, all employees are enrolled under a Health Management Organization (HMO) that covers expenses for health services. There are also wellness programs rolled out during the year along with the other trainings provided by the Human Resource Department for the personal and career growth of the employees.</i></p> <p><i>The employees are also recognized and given incentives on their achievements and significant contributions to the Association through selection of most outstanding employees every year. "</i></p>
C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?		<p>Y</p> <p><b>GOVERNANCE REPORT OF THE 2016 ANNUAL REPORT, PAGE 21</b> <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a></p> <p><b>Employees' Welfare</b> <i>"With the belief that employees are the most valuable asset of any organization, the Association provides a safe and healthy working environment to its employees.</i></p> <p><i>To guarantee their health, all employees are enrolled under a Health Management Organization (HMO) that covers expenses for health services. There are also wellness programs rolled out during the year along with the other trainings provided by the Human Resource Department for the personal and career growth of the employees.</i></p> <p><i>The employees are also recognized and given incentives on their achievements and significant contributions to the Association through selection of most outstanding employees every year. "</i></p>
C.3.3	Does the company have training and development programmes for its employees?		<p>Y</p> <p><b>COMPANY PERFORMANCE REVIEW OF THE 2016 ANNUAL REPORT, PAGES 6-7</b> <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a></p> <p><b>MANAGEMENT IMPROVEMENTS</b> <b>"Job Rationalization</b> <i>The restructuring of AFPMBAI's organization, together with the Job Rationalization Program was completed over the year with improved channels of approval for efficient operations and maximum productivity. Personnel were evaluated based on their responsibilities as well as their job competencies and reassigned in the offices where they will function more effectively.</i></p> <p><b>Performance Management Development System</b> <i>The Association instituted the Performance Management Development System (PMDS) using the Balanced Scorecard system that measures and monitors progress through metrics of the following perspectives: financial, customer/stakeholder perspective, internal process and learning and growth. This is a management tool used extensively in the business industry and organizations worldwide, now adopted by AFPMBAI to keep up with its vision of being globally competitive."</i></p>
C.3.4	Does the company publish relevant information on training and development programmes for its employees?		<p>Y</p> <p><b>COMPANY PERFORMANCE REVIEW OF THE 2016 ANNUAL REPORT, PAGES 6-7</b> <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a></p> <p><b>MANAGEMENT IMPROVEMENTS</b> <b>"Job Rationalization</b> <i>The restructuring of AFPMBAI's organization, together with the Job Rationalization Program was completed over the year with improved channels of approval for efficient operations and maximum productivity. Personnel were evaluated based on their responsibilities as well as their job competencies and reassigned in the offices where they will function more effectively.</i></p> <p><b>Performance Management Development System</b> <i>The Association instituted the Performance Management Development System (PMDS) using the Balanced Scorecard system that measures and monitors progress through metrics of the following perspectives: financial, customer/stakeholder perspective, internal process and learning and growth. This is a management tool used extensively in the business industry and organizations worldwide, now adopted by AFPMBAI to keep up with its vision of being globally competitive."</i></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?		<p>Y</p> <p><b>CODE OF CONDUCT, PAGE 21-22</b> <a href="http://www.afpmbai.com.ph/acgs/2017/ref/Code%20of%20Conduct%20Page%2021%20and%2022.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/Code%20of%20Conduct%20Page%2021%20and%2022.pdf</a></p> <p><b>MEMBERSHIP TO EMPLOYEE RETIREMENT PLAN COMMITTEE AND INVESTIGATION BOARD</b></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	<p><b>GOVERNANCE REPORT OF THE 2016 ANNUAL REPORT,PAGE 21</b>  <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a></p> <p><b>Whistleblower Policy</b>  <i>"Employees, stakeholders and members are encouraged to report in writing unethical practices to the concerned immediate superior or Head, HRD or AFPMBAI's Chief Corporate Services Officer, respectively, as most problems in this area can be resolved swiftly. The said officers, through an open-door policy, will accommodate problems on ethics. All of us are responsible for preventing violations of law and for acting as whistleblowers if we see possible breaches of internal policies, rules and regulations ."</i></p>
C.4.2	Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?		Y	<p><b>GOVERNANCE REPORT OF THE 2016 ANNUAL REPORT,PAGE 20</b>  <a href="http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/2016%20Annual%20Report.pdf</a>  <b>CODE OF ETHICS PAGE 3</b>  <a href="http://www.afpmbai.com.ph/acgs/2017/ref/AFPMBAI%20CODE%20OF%20ETHICS%20FULL.pdf">http://www.afpmbai.com.ph/acgs/2017/ref/AFPMBAI%20CODE%20OF%20ETHICS%20FULL.pdf</a></p> <p><b>Adherence to the AFPMBAI Code of Ethics and Code of Conduct</b>  <i>"The Human Resource Division instituted the Code of Ethics that encompasses personnel of all ranks in the Association. This is to ensure a highly respectable and respected path to corporate success for AFPMBAI and that professionalism would reign in all of its transactions."</i></p> <p><b>CODE OF ETHICS PAGE 3</b>  <i>"AFPMBAI will investigate all reported instances of questionable or unethical behavior. In every instance where there is improper behavior, the Association will take appropriate corrective action and will not tolerate retaliation against anyone who raises genuine ethical concerns in good faith"</i></p>