

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?	Y	CCT MBA created a website and facebook page wherein our members can express their concerns and inquiries and likewise for non-members to inquire on our services and on becoming members.
C.1.2	Explains supplier/contractor selection practice?	Y	CCT MBA follows the three (3) supplier quotations rule for purchases. The supplier with the lowest quoted amount is chosen.
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	Less paper trail. CCT MBA allows for electronic submission (scan copies) of documentary requirements for insurance claims and requires electronic submission of enrolments and collection reports via MS Excel Macro format .
C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?	Y	CCT MBA conducted nationwide awareness campaigns to educate the members and staff on the policies of the MBA. Our staff went down to our branches and joined our co-workers and community partners (members) in our fellowship meetings.

C.1.5	Describe the company's anti-corruption programmes and procedures?		Y	CCT MBA's Anti-Fraud Manual. The Company's transactions at our branches are also included in the Internal Audit practices of our microfinance partner - CCT Multipurpose Cooperative.
C.1.6	Describes how creditors' rights are safeguarded?		N/A	CCT MBA has no creditors.
<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	CCT MBA conducts regular Medical Missions or Check ups in the communities that we serve thru our Visions of Hope Foundation activities.
C.1.8	Supplier/Contractor selection and criteria		Y	CCT MBA follows the three (3) supplier quotations rule for purchases. The supplier with the lowest quoted amount is chosen and is reported in its 2019 Annual Report.

C.1.9	Environmentally-friendly value chain	Y	CCT MBA informed our counterparts at the branches, thru emails, texts, and calls that it allows for electronic submission (scan copies) of documentary requirements for insurance claims and requires electronic submission of enrolments and collection reports via MS Excel Macro format .
C.1.10	Interaction with the communities	Y	CCT MBA conducted nationwide awareness campaigns to educate the members and staff on the policies of the MBA. Our staff went down to our branches and joined our co-workers and community partners (members) in our fellowship meetings. This is reported in CCT MBA's 2019 Annual Report.
C.1.11	Anti-corruption programmes and procedures	Y	CCT MBA's Anti-Fraud Manual is readily available for our members and a copy of which is uploaded in our website.
C.1.12	Creditors' rights	N/A	CCT MBA has no creditors.

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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	<p>CCT MBA provides donations (tithes) to the Visions of Hope Foundation, Inc., a duly organized and registered non-government organization and is one of the ministries of CCT which takes care of children from broken homes through schooling and lodging (if necessary). This is reported in CCT MBA's 2019 Annual Report.</p>
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C.2	<p>Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights</p>			
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>CCT MBA provides all necessary contact information such as email address, landline and mobile numbers are provided to our members thru our company website, facebook page, forms, and flyers.</p>

C.3	<p>Performance-enhancing mechanisms for employee participation should be permitted to develop.</p>			
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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	CCT MBA as part of the CCT Group of Ministries share in the group's Employee Handbook which discloses all policies involving employee welfare.
C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?		Y	CCT Group of Ministries' Employee Handbook
C.3.3	Does the company have training and development programmes for its employees?		Y	CCT MBA takes part in government and private companies' training programs to further develop our employee's skills and enhance their understanding and mastery of their job function.
C.3.4	Does the company publish relevant information on training and development programmes for its employees?		Y	CCT MBA 2019 Annual Report.
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	CCT MBA provides its employees with performance bonus and increases to deserving employees on a yearly basis. CCT MBA also provides travel opportunities to its employees abroad for other culture interaction and bible study.

<p>C.4</p>	<p>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.</p>			
<p>C.4.1</p>	<p>Does the company have procedures for complaints by employees concerning illegal (including corruption) and unethical behaviour?</p>	<p>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.</p>	<p>Y</p>	<p>CCT MBA as part of the CCT Group of Ministries share in the group's Employee Handbook which discloses all policies involving employee welfare.</p>
<p>C.4.2</p>	<p>Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?</p>		<p>Y</p>	<p>CCT MBA as part of the CCT Group of Ministries share in the group's Employee Handbook which discloses all policies involving employee welfare.</p>