

C.1 The rights of stakeholders that are established by law or through mutual	Y/ N	Reference / Source document
<b>Does the company disclose a policy that :</b>		
C.1.1 Stipulates the existence and scope of the company's efforts to address customers' welfare?	<p><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.</p>	<p>Y</p> <p><a href="http://praxisfidembai4.webs.com/P/RAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISION%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf">http://praxisfidembai4.webs.com/P/RAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISION%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf</a></p>
C.1.2 Explains supplier/contractor selection practice?	<p><b>Global Reporting Initiative: Sustainability Report (C1.1 - C.15) International Accounting Standards 1: Presentation of Financial Statements</b></p>	<p>Y</p> <p><a href="http://praxisfidembai4.webs.com/P/RAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISION%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf">http://praxisfidembai4.webs.com/P/RAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISION%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf</a></p>
C.1.3 Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?		<p>Y</p> <p><a href="http://praxisfidembai4.webs.com/P/RAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISION%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf">http://praxisfidembai4.webs.com/P/RAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISION%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf</a></p>
C.1.4 Elaborates the company's efforts to interact with the communities in which they operate?		<p>Y</p> <p><a href="http://praxisfidembai4.webs.com/P/RAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISION%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf">http://praxisfidembai4.webs.com/P/RAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISION%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf</a></p>
C.1.5 Describe the company's anti-corruption programmes and procedures?		<p>Y</p> <p><a href="http://praxisfidembai4.webs.com/P/RAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISION%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf">http://praxisfidembai4.webs.com/P/RAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISION%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf</a></p>
C.1.6 Describes how creditors' rights are safeguarded?		<p>Y</p> <p><a href="http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf">http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf</a></p>
<b>Does the company disclose the activities that it has undertaken to implement the above mentioned policies?</b>		

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4.7 Customer's Welfare  
Praxis Fides MBAI is committed to give its members an affordable life insurance and retirement savings. The association also provide equity and business loans with low interest rates for members. Yearly seminar of customer service, values and formation are being given to employees and workforce to ensure that quality service was given to the customer.

**PFMBAI Manual on Corporate Governance Revised 2017 Page 17 4.2 Procurement Policy**  
To purpose of procurement policy is that to ensure that the association gets the highest quality of desired goods and services at the best price possible. Praxis Fides MBAI shall conduct a bidding process for projects or procurements of supplies. A minimum of three (3) suppliers to submit their respective proposals and company profiles to the association for each bidding process. Selected suppliers or contractors shall be issued duly notarize contracts. The bidding and selection process will be headed by the General Manager and the Operations Treasurer. All decisions and selections shall be approved by the Board of Trustees

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4.2 Policy on Environment  
The association declares that it's business do not negatively affect the environment and commit to promote environmental sustainability through various programs and activities within the office and the community.  
4.9.1 Praxis Fides joins the local government on its annual tree planting activity within the community  
4.9.2 Implements the 5s program in the workplace.  
4.9.3 Recycle materials that can be recycled for office use .

**PFMBAI Manual on Corporate Governance Revised 2017 Page 16 4.1.5 Community of Operations**  
These are the social group to which Praxis Fides MBAI members belong or to which the Praxis Fides MBAI provide services. Praxis Fides MBAI gives continuous support to the community where it operates. The association gives scholarship to the deserving children of Area Representatives and Employees, yearly donations to Fast to Feed Program of the Church and Balik Eskwela Brigada

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4.4 Anti-Corruption Program  
The Association prohibits the Board of Trustees, Employees and Workforce to give and receive gifts in any kind of form monetary or things in exchange of favors and decisions that may affect or compromise the Praxis Fides MBAI's integrity or may have a negative impact to the associations.

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Loans Creditor's Right

C.1.7	Customer health and safety	<b>OECD Principle IV (A) &amp; Global Reporting Initiative</b>	Y	<a href="http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf">http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf</a>	PFMBAI Manual on Corporate Governance Revised 2017 Page 17 <b>4.8 Employees' Health, Safety and Welfare Policy</b>
C.1.8	Supplier/Contractor selection and criteria		Y	<a href="http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf">http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf</a>	<b>ANNUAL REPORT PAGE 21</b> For 2017, The RPT Committee has approved at least 5 suppliers selection for operational supplies. The approval ensured that the association gets the highest quality of desired materials and services at the best price possible. The selected supplier were issued duly notarized contracts.
C.1.9	Environmentally-friendly value chain		Y	<a href="http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf">http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf</a>	<b>ANNUAL REPORT PAGE 21</b> President's Report Additional one hundred mahogany trees were planted in Dona Remedios Trinidad in Bulacan as part of Praxis Fides MBI's contribution to the environment.
C.1.10	Interaction with the communities		Y	<a href="http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf">http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf</a>	<b>ANNUAL REPORT PAGE 23-24</b> Corporate Social Responsibility Brigada Eskwela of Deped, Fast to Feed Program, Outreach Program
C.1.11	Anti-corruption programmes and procedures		Y	<a href="http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf">http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf</a>	<b>ANNUAL REPORT PAGE 15</b> RPT Committee Meeting November 17, 2017 The committee meeting was set to review and create programs and procedures for all material related transactions of Board of Trustees, Employees, Area Coordinators and other related parties for the year 2017
C.1.12	Creditors' rights		Y	<a href="http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf">http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf</a>	<b>ANNUAL REPORT PAGE 22</b> <b>Loans</b> <b>Creditors Rights</b>
C.1.13	Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?	<b>OECD Principle V (A):</b> 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	<a href="http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf">http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf</a>	<b>ANNUAL REPORT PAGE 23-24</b> Corporate Social Responsibility

<b>C.2</b>	<b>Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.</b>				
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?	<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.  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.	Y	<a href="http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf">http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf</a>	<b>ANNUAL REPORT PAGE 36</b> <b>Corporate Information</b> & Praxis Fides MBI website Contact us page

<b>C.3</b>	<b>Performance-enhancing mechanisms for employee participation should be permitted to develop.</b>				
C.3.1	Does the company explicitly disclose the health, safety, and welfare policy for its employees?	<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.	Y	<a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISED%20MANUAL%20OCCUPATIONAL%20CORPORATE%20GOVERNANCE%202017-1.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISED%20MANUAL%20OCCUPATIONAL%20CORPORATE%20GOVERNANCE%202017-1.pdf</a>	PFMBAI Manual on Corporate Governance Revised 2017 Page 17 <b>4.8 Employees' Health, Safety and Welfare Policy</b>

C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?	Companies directly as well as indirectly through the readiness by employees to invest in firm specific skills.  Firm specific skills are those skills/competencies that are related to production technology and/or organizational aspects that are unique to a firm.	Y	<a href="http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf">http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf</a>	ANNUAL REPORT PAGE 25 <b>PF EMPLOYEES ANNUAL PHYSICAL EXAMINATION</b> <b>St. Vincent Polyclinic yearly checks the fit to work health of the PFMBAI employees.</b>
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	<a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISED%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISED%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf</a>	PFMBAI Manual on Corporate Governance Revised 2017 Page 17 <b>4.6</b> <b>Training and Development</b>
C.3.4	Does the company publish relevant information on training and development programmes for its employees?		Y	<a href="http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf">http://praxisfidembai4.webs.com/Annual%20Report%202017.pdf</a>	ANNUAL REPORT PAGE 17 <b>PF's Customer Seminar Con Workshop Held at Praxis Fides Office, Malolos City, June 8, 2017</b>
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	<a href="http://praxisfidembai4.webs.com/PF%20MBAI%20Manual%20Final%20Draft.pdf">http://praxisfidembai4.webs.com/PF%20MBAI%20Manual%20Final%20Draft.pdf</a>	PF MBAI MANUAL PAGE 29 <b>ARTICLE VI: Wages/ Benefits</b> <b>Any increase intended shall be subject to the determining factors which will be established by the Board of Trustees, hence, such increase shall be upon the approval of the Board of Trustees.</b>

**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?	<b>OECD Principle IV (E):</b> 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	<a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISED%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISED%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf</a>	PFMBAI Manual on Corporate Governance Revised 2017 Page 17 <b>4.5</b> <b>Feedback and Grievance, Whistle Blowing Policy</b>
C.4.2	Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?		Y	<a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISED%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MUTUAL%20BENEFIT%20ASSOCIATION%20REVISED%20MANUAL%20ON%20CORPORATE%20GOVERNANCE%202017-1.pdf</a>	PFMBAI Manual on Corporate Governance Revised 2017 Page 17 <b>4.5 Feedback and Grievance, Whistle Blowing Policy</b> <b>The committee shall ensure that the rights of the complainant will not be compromised and the association shall take all proper measures to ensure the stakeholders who reported the feedback or complaint are protected.</b>