



HUMAN RESOURCE
Policy and Procedure
Manual

(2015)



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PREFACE

This manual contains the policies, procedures and practices on Human Resource Development and Management of **4K- Mutual Benefit Association**. It aims to provide the Management with operating guidelines, standards and reference necessary for the effective administration of the association's most crucial resource, the human resource.

It is also the guidelines of all staff on matters affecting employment, performance appraisal, training and development, compensation and benefits among others.

The HR Officer shall be responsible for the implementation of the provisions in this manual. S/he shall likewise render assistance in the interpretation and proper application of these policies and/or procedures. No statement or promise by a supervisor, manager, or department head, past or present, may be interpreted as a change in policy nor will it constitute an agreement with an employee.

The HR Officer welcomes suggestions from all levels in the organization for any amendments or revisions to improve the policies, regulations and procedures as set forth in this manual.

All policies and procedures set forth in this manual shall be reviewed annually by the general staff through the Management Committee. All policies, however, should be approved by the Board of Trustees.

The contents of this manual are not intended to create a contract or agreement between the Association and the staff.

--- The Board of Trustees



ABOUT 4K- MUTUAL BENEFIT ASSOCIATION

VISION

A top micro-insurance provider in the Philippines

MISSION

To deliver quality social protection and insurance services to Filipino families

BATTLE CRY

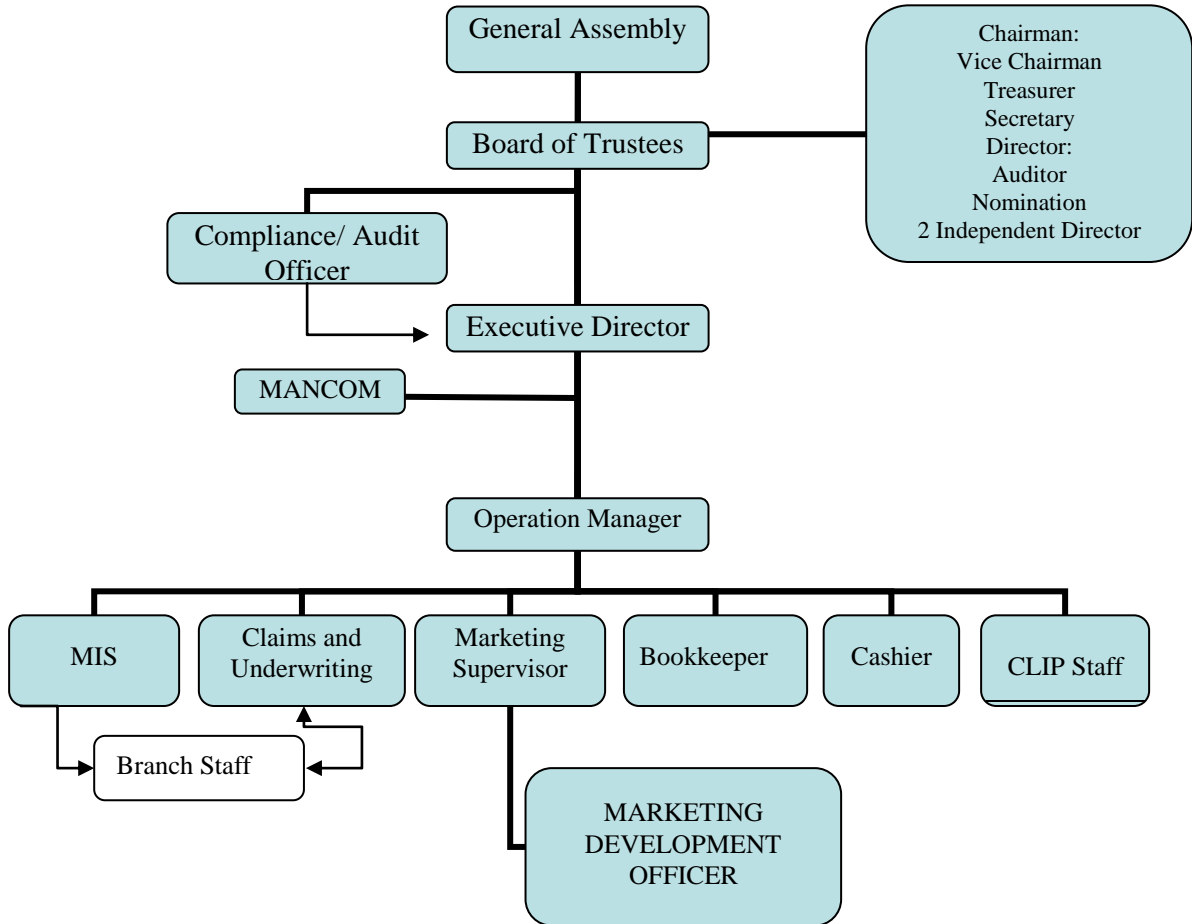
As for me, I will do all things for CHRIST and CHRIST alone

OBJECTIVES:

- To secure financial viability of the association
- To establish a strong membership among the less privilege sector of the society.
- To give full satisfaction on members' needs
- To make 4K-MBA a comfortable and rewarding place to work in.
- To develop sustainable programs and services that promotes peaceful living in partnership with other institutions.



ORGANIZATIONAL STRUCTURE 2016





JOB DESCRIPTION

[please see annex for the Job Description per position]



HUMAN RESOURCE PHILOSOPHY

The 4K- Mutual Benefit Association recognizes and believes that every staff has a right to:

1. Hold and develop values which contributes to professional, moral and personal growth;
2. Employment and remunerative work;
3. A decent living standard and gender fair working environment; and
4. A working compensation that is just and equitable.

Respecting these rights in hiring and/or firing of employees, the organization aims:

1. To uphold the dignity of the individual and to recognise his/her importance in the organization;
2. To treat all employees fairly and without discrimination;
3. To provide channels for promotion and to advance staff to more responsible positions on the basis of their record of performance, competence and general ability;
4. To give every staff assistance and encouragement to develop their ability and improve themselves;
5. To recognize outstanding work and performance of staff;
6. To maintain a competitive rate of pay for work rendered;
7. To ensure that management is participatory and democratic;
8. To ensure the responsibility of the managers to their staff and;
9. To disclose all information deemed important for decision-making that would affect all staff.



BASIC RIGHTS OF WORKERS

1. Security Of Tenure

- ✓ Workers cannot be dismissed without just and authorized causes and due process
- ✓ Workers shall be made regular after 6 months probationary provided the set standard for regularization is reached.

2. Hours of Work

- ✓ Normal working hours of 8 hours a day
- ✓ Meal and rest period: meal break of one hour and short rest periods shall be considered compensable working time

3. Wage and Wage-Related Benefits

- ✓ Minimum wage in the region/sector or more
- ✓ Holiday pay: One day pay for every regular holiday even if un worked subject to certain conditions
- ✓ Premium pay for work within 8 hours on a
 - Special or rest day: plus 30% of basic daily rate (bdr)
 - Rest day falling on a special day: plus 50% of bdr
 - Rest day falling on a regular holiday: plus 30% of 200% of bdr
- ✓ Overtime pay for work in excess of 8 hours on
 - Ordinary days: plus 25% of the basic hourly rate
 - Special days, rest days and holidays: plus 30% of the regular hourly rate on said days
- ✓ Service Incentive Leave: 5 days with pay per year of service
- ✓ 13th-month pay:
 - All Staff who serve the organization for 1 year are entitled to 13th month pay equivalent to 1 month pay.
 - Staff who rendered less than 1 year of service shall be entitled to pro-rated 13th month pay based on the number of months of service x 1 month pay.



- ✓ Paternity leave: 7 days with full pay to attend to needs of legal wife before/during/after delivery
- ✓ Separation pay: Minimum of ½ month pay for every year of service for authorized causes of separation
- ✓ Retirement pay: 22.5 days salary for every year of service for optional retirement at 60 under RA 7641 or under application agreement or for compulsory retirement at age 65

4. Payment of Wages

- ✓ Wages shall be paid in cash, legal tender at or near the place or work
- ✓ Payment maybe through a bank upon written petition of majority of the workers in establishments with 25 or more employees and within one kilometre radius to a bank
- ✓ Payment shall be made directly to the employees
- ✓ Wages shall be given not less than once every two weeks to twice within a month at intervals not exceeding 16 days
- ✓ Preference of workers' money claims over government and other creditors in case of bankruptcy or liquidation of business
- ✓ Labor-only contracting is prohibited and the contractor is considered merely as an agent of the employer

5. Employment of Women

- ✓ Network prohibition unless allowed by the Rules
 - In industrial undertakings from 10 PM to 6 AM
 - In commercial/non-industrial undertakings from 12 MN to 6 AM
- ✓ Welfare facilities at the workplace such as seats, separate toilet rooms, lavatories, dressing rooms
- ✓ Prohibition against discrimination with respect to pay (i.e. equal pay for work of equal value), promotion, training opportunities, study and scholarship grants

6. Safe and Healthful Conditions of Work and Welfare Services

- ✓ Proper illumination and ventilation, fire exits and extinguishers, occupational health personnel and services, family welfare/family planning services at the workplace, etc.



7. Participation in policy and decision-making processes affecting their rights and benefits
8. Free access to the courts and quasi-judicial bodies and speedy disposition of their cases
9. ECC benefits for work-related contingencies
 - ✓ Medical benefits for sickness/injuries
 - ✓ Disability benefits
 - ✓ Rehabilitation benefits
 - ✓ Death and funeral benefits
 - ✓ Pension benefits
10. SSS Benefits
 - ✓ Maternity, sickness, disability, retirement, death and pension benefits



PERSONNEL UNIT

Mission:

- Obtain, maintain, and develop staff complement required by the association to achieve its objectives;
- See to it that skills and capabilities of all staff in the organisation are maximised;
- Ensure that organisation meets its responsibilities towards the staff to provide just compensation, and employment and quality of working condition.

Strategy:

- Develop programs for obtaining, maintaining and developing staff complement;
- Establish and implement personnel policies of the organization;
- Provide personnel services required by the association.

Functions:

- Provide services such as:
 1. Recruitment, selection and hiring;
 2. Job, Career and Performance Management;
 3. Staff training and development;
 4. Staff assistance; improve staff relations, communications and discipline.
- Formulate, recommend and implement policies and procedures in the areas of staff development and management

Personnel Structure:



- Management Committee (ManCom)

It is composed by the Section Heads and the CEO. The latter acts as the Chair. The ManCom responsibilities are as follows:

1. Conducts final review of policies after the regular staff policy review;
2. Reviews and recommends staff development plans;
3. Gives recommendations on the position for hiring, and firing and disciplinary measures for existing staff;
4. Reviews results of personnel appraisal (if necessary);
5. Recommends for increases in staff salaries and benefits.

- Human Resource Officer

1. Implements the staff development programs of the organization;
2. Formulates, recommends, implements sound policies and procedures in the areas of staff development and management;
3. Co-ordinates with the Section Heads in designing staff training and development programs and oversees its implementation;
4. Coordinates in the preparation of the organization's Plantilla;
5. Provides technical assistance to the Membership Recruitment and Development Section in the members' strengthening and expansion and;
6. Represents the association in activities pertinent to human resource development and/or area of expertise.



CONDITIONS OF EMPLOYMENT

Probation

It is the policy of the association to put the newly hired employee/s in a training period to test his/her or their capability to perform the functions of the position assigned for at least 3 months. It likewise gives the employee/s a chance to evaluate the job and the organization.

The probationary period for non-supervisory positions is six months from the date of hiring. One month before the sixth month the performance of the employee shall be evaluated.

However, supervisory positions require a six-month probationary period from the date of hiring.

If after the probationary period the employee does not pass, an extension of three months may be given depending on the results of the evaluation conducted. During the extension period, all possible learning interventions deemed necessary shall be given to the employee. If the employee still does not pass during the extension, the association has the option to terminate the contract.

The maximum time that the employee will be considered as a probationary is only (6) months, in case after 6 months the set standards for regularization is not reached the association must let go the employee

Time Keeping and Attendance

Attendance Policy

Regular attendance is very important. Each employee is vital to the smooth functioning of the association. In the event of illness or inability to report to work, employees must notify their supervisors prior to and not later than their scheduled reporting time. The concerned supervisor may



request a daily report and a physician’s statement regarding the absence. If the absence is for a prolonged period, the employee must keep his/her supervisor informed of the developments affecting his/her absence. Failure to report the absence from work may result to disciplinary action that may include termination of employment, unless such failure to report is beyond the employee’s control. Leave or absences before or after a holiday is strictly prohibited unless the reasons are and limited to:

1. If the leave is filed 2 weeks before the said holiday (subject for approval)
2. If the employees wants to avail birthday leave as long as within birth month (subject for approval)
3. If the employee is on seminar/ trainings on holiday the allowed leave is max of 2 days
4. If a member of the family immediate family died
5. If wedding anniversary falls on a day after or before a holiday
6. If death anniversary falls before or a after a holiday

In any cases the absence after a holiday is due to sickness, the employee needs to present a medical certificate to credit the absence as leave. Failure to present a medical certificate would mean the employee is absent and a salary deduction will be imposed.

Continuous absences after a holiday due to sickness will be subject for verification, any cases a deception is done first offense will be a written warning, second offence is a three (3) days suspension and second written warning, third offence is subject for dismissal upon the approval of the Board of Trustees

In any cases the absence after a holiday is not due to sickness, the absence will be considered as absent and a salary deduction will be imposed and a verbal warning will be given.

Continuous absences after a holiday not due to sickness, second offense is a written warning and



salary deduction due to absent; third offense is a 3 days suspension and a second written warning; beyond third offense is subject for dismissal upon the approval of the Board of Trustees.

- *Absence from Work Station*

Employees are requested not to leave their workstations except when on official business or during meal/break periods.

- *Tardiness*

Employees who are not at their workstations at their scheduled starting time maybe considered tardy. **3 times** of tardiness within the month would be considered half-day no pay leave. However, **4 times** tardiness during the month will be considered one day and half no-pay leave. More than **6 times** tardiness, the Manager should take disciplinary action which is written warning or suspension or termination.

Provisions:

In any cases that an employee fails to log in or logout due to negligence in punching the time card or writing his/her name in the attendance sheet, he/she will be considered as late or absent

In any case that an employee fails to log-in or log out due to work related instances, he/she must inform his/her supervisor or direct head. Failure to inform the supervisor will be dealt accordingly.

- *Inclement Weather*

If because of extreme weather the employee is unable to travel to work, s/he may opt to take the day without pay or as a vacation day. If the association unable to open, opens on a delayed basis, or closes early due to inclement weather, all employees will be notified. Time lost under these circumstances may be paid if the employee was regularly scheduled to work. Those employees that



report to work on a day when management makes the decision to open late or close early will get a full-day's pay.

Time Record Policy

The HR Officer has the responsibility of keeping regular employee's time records. This record serves three purposes:

- To calculate pay
- To keep track of the total working hours
- To track leave usage

Records must be kept accurately and up-to-date.

Routine Work Policy

- Each and every employee is enjoined to use full potential and commitment to improve services to the members of the association.
- Everyone is expected to be at work on time every day and not abusing break or time-off policies
- Each employee should work together to meet customers' expectations. Pleasant and professional dealings with co-workers, business associates, and association partners/clients will help these demands, maintain good reputation, and improve job security for all.

General Work Schedule Policy

- The associations standard work week is from Monday to Friday. Every first Saturday of the month employees are required to work for half day. Sunday, or as the case maybe, shall be a rest day. Flexi-time especially for field workers (MDOs) may be permitted as the situation deems it necessary.



- All employees have the responsibility of being at their work station, ready to work at the established time
 - ✍ Time In (AM)
 - 8:00-8:30 - Morning Devotion
 - 8:00-8:09 – On time
 - 8:10-8:30 – Late
 - 8:30 up-Absent
 - ✍ Time In (PM)
 - 12:00-1:00 – Lunch Break
 - 1:00-1:15 – Free time
 - 1:16-1:30 – Late
 - 1:31 up – Absent
- It is the employee’s responsibility to see to it that their time is reported accurately
- Office Employees maybe allowed to work overtime only with the permission of the HR Officer or Manager with the endorsement from his/her direct supervisor
- An employee maybe requested by the management to do overtime work as deemed necessary for the operation

Lunch Breaks

- Full-time and part-time employees are all to take up an hour for lunch and 15 minutes for snacks in the morning and afternoon.

AM Snack Time :

9:00-9:15

9:15-9:30

PM Snack Time:

3:00 - 3:15

3:15 -3:30



Lunch Time: 12:00-1:00 pm

Grace Time: 15mins. Time in of 1:16 is considered as late

Time in of 1:31 is considered as absent

- When employees leave their workstations for lunch and snacks, they must record the time out and time in.

Holidays

Eligible employees are entitled to the following paid holidays each year:

A. Regular Holidays

1. New Year's Day	January 1
2. Maundy Thursday	Movable Date
3. Good Friday	Movable Date
4. Araw ng Kagitingan	April 9
5. Labor Day	May 1
6. Independence Day	June 12
7. National Heroes Day	Last Sunday of August
8. Bonifacio Day	November 30
9. Christmas Day	December 25
10. Rizal Day	December 30

B. Nationwide Special Day

11. All Saints' Day	November 1
12. Last Day of the Year	December 31

- C. All Local Holidays shall be observed by the association only after the proclamation by the respective Local Government Units (LGUs)



D. Muslim Holidays

In accordance with the state law, the association recognizes the five (5) Muslims Holidays.

The following provinces are covered in the official observance of the these official holidays: Basilan, Lanao del Norte and Sur, Maguindanao, North Cotabato, Sultan Kudarat, Sulu, Tawi-Tawi, Zamboanga del Norte and Sur, and in the cities of Cotabato, Iligan, Marawi, Pagadian and Zamboanga and in such other Muslim provinces and cities as maybe created.

The Office of the President of the Philippines shall determine the dates of the Muslim Holidays in accordance with the Muslim Lunar Calendar (Hijra).

Both Muslims and Christians working within the Muslim areas may not report for work on the days designated by law as Muslim Holidays.

Termination

The association greatly values its employees as manifested in Human Resource Philosophy. Thus, the organization shall strive to maintain its staff through provision of maximum learning interventions and benefits within the capability of the organization to provide. Only if all these interventions have been given and situation still calls for employee separation from the organization shall the organization seek to terminate employment of the employee.

1. Resignation

Should any employee decide to resign, a one-month written notice is required. This period of time is needed so that a replacement can be obtained and to avoid disruption of work schedules. This one (1) month period serves as the turn-over period. During this duration the resigned employee is not allowed to take on leave nor be absent.



2. Termination

The association may terminate an employment for any of the following causes:

- Serious Misconduct or wilful Disobedience by the employee of the lawful orders of his/her employer or representative in connection with his/her work;
- Gross and habitual Neglect by the employee of his/her duties;
- Fraud or wilful breach by the employee of the trust reposed in him/her by his/her employer or duly authorized representative; and
- Other causes Analogous to the foregoing

As a due process requirement of the law the association is required to give the employee to be dismissed two written notices before terminating his/her employment, namely:

- 1) a notice which explains the employee of a particular acts or omissions for which his/her dismissal is sought; and
- 2) the subsequent notice which informs the employee of the association's decision to dismiss him/her.

Preventive Suspension

An employee can be put under preventive suspension if and only if his/her continued employment poses a serious and imminent threat to the life or property of the association or his/her co-employees. The maximum period of suspension is 30 days. Beyond that the employee becomes entitled to his/her pay and benefits.

Preventive suspension is incident to investigation. It is not itself the penalty for an offence, although it may be considered as such after the offence is proven and the appropriate penalty determined.

3. Closure of Establishment and Reduction of Personnel



The association may also terminate the employment of an employee due to installation of labor saving devices, redundancy, retrenchment to prevent losses or the closing or cessation of operation of the establishment or undertaking unless the closing is for the purpose of circumventing the provisions of this Title, by serving a written notice on the employee and the Department of Labor and Employment at least one (1) month before the intended date thereof. In case of termination due to installation of labor saving devices or redundancy, the employee affected thereby shall be entitled to a separation pay equivalent to at least his/her one (1) month pay or to at least one (1) month pay for every year of service, whichever is higher. In case of retrenchment to prevent losses and in cases of closures or cessation of operations of establishment or undertaking not due to serious business losses or financial reverses, the separation pay shall be equivalent to one (1) month pay or at least one-half (1/2) month pay for every year of service, whichever is higher. A fraction of at least six (6) months shall be considered as one (1) whole year.

4. Dismissal

While we hope that an employee will be employed with the association for many productive years to come, some employees will find a need to move on, and, unfortunately, others will be dismissed. Newly-hired employees may be dismissed at any time during their probationary period at the discretion of the Manager.

The Manager will ensure that all properties in the possession of the terminating employee are returned.

An employee may be terminated from the organization based on offences stated in the policy regarding disciplinary measures. In case of termination, all staff benefits shall be forfeited.



Exit Interview

Every employee leaving the association is to be extended the courtesy of a final interview with a member of MANCOM to whom this responsibility is delegated.

A. Exit Interview Form

The Exit Interview Form must be completed by the terminating employee's supervisor and submitted to the person responsible for maintenance of personnel files.

B. Exit Interview Procedure

1. A member of the MANCOM will conduct exit interview

In the event of a release, on the final day of employment, the employee should not return to work following the interview; therefore, the time of the interview is to be set accordingly; or

In the event of a voluntary resignation or retirement, the exit interview may take place one or more days prior to the date of the termination.

2. When the work of a probationary or temporary employee has been good, a compliment regarding his or her performance is in order. Such employees should be told that they will be called for work again when it is available. In the case of employees whose work has not been satisfactory, do not encourage hopes of securing re-employment at a later date.
3. Make an effort to "sell the employee off the job." If the reason for release is unsatisfactory performance, do not use business conditions as an excuse to the employee. Refer to the corrective interviews which have taken place and point out that an opportunity to improve has been provided. In order to preserve self-confidence and self-respect, advise that although results on this job were unsatisfactory, it does not mean that a different line of work would also prove to be unsatisfactory.



Point out the employee's favorable qualities with the suggestion that if properly directed they may provide considerable success elsewhere. Leave the employee with the thought that the association is anxious to help and that this release is to the employee's own advantage.

4. Do not discuss details with the employee in cases involving unsatisfactory references, suspicion of misconduct, etc.
5. If the employee is leaving voluntarily, determine as accurately as possible the real reason for leaving. If the employee is leaving to work elsewhere, attempt to find out the name of the organization, type of work, rate of pay, and how the job was obtained.

Discuss any factors or conditions which might be affecting the efficiency, performance, and morale of the remaining employees that may necessitate corrective action by the association.

Discuss briefly the employee's record in the section to work, attitude, and deportment. Question the employee in order to draw out any comments, complaints, and grievances the employee may have regarding the job, the department, and the association.

6. Advise the employee of matters such as final pay, vacation pay, Association benefits, reinstatement policy, unemployment compensation (if requested by employee), and the like.
7. Explain the Association's re-employment policy to the employee.
8. Advise the employee of the date on which life and hospitalization plan coverage terminates, where appropriate.
9. Ensure that any association property or material in the employee's possession has been returned.
10. Obtain the address at which the employee can be reached for the purpose of any reason.



11. Sign the employee's time-card record to indicate to the paymaster that the employee has completed the exit interview.
12. In circumstances that might prove embarrassing to either the employee or the association, ensure that the employee receives whatever money is due and leaves the building immediately. In such cases, do not let the employee return to his department.

COMPENSATION AND BENEFITS

It shall be the policy of the organisation to maintain a competitive salary standards and keep the salary scale in favourable comparison with those generally prevailing among association's in the area. In line with this policy, the organization shall maintain salary ranges for all positions in the organization.

Salary Scale:

1. All jobs in the organisation have been classified into various pay classes having a minimum rate and a maximum rate.
2. All salary increases must be in accordance with the graduated steps in the pay class and within the salary range.

Salary Adjustments and Increases:

1. Hiring Rate

- A new employee meeting the minimum qualifications for a position may be given the minimum salary or step 1 of the pay class to which the position belongs. The section head/branch manager, however, may recommend to the ManCom that the new employee start at a lower entry for the said pay class for the duration of the probationary period.
- If the new employee possesses special ability, qualifications or experience, s/he may start at the minimum salary of a higher level but still within the pay class of the position.



- Regularization adjustment - The salary of a new employee hired at a rate of below the minimum of the pay class, shall be adjusted upon completion of the probation and upon showing that s/he is fully capable for the position, to the minimum of the pay class in which his/her position originally belongs.

2. Promotional Adjustment

- An employee permanently assigned to assume a job belonging to a higher classification is given an increase incidental to the promotion after s/he passes the probationary or acting capacity period.
- An employee whose position has been classified to a higher pay grade level gets the new salary upon approval of the ManCom of the reclassification if job content of the reclassified position is actually being performed.

Acting Capacity Prior to Promotions:

- An employee who is transferred to a higher position, which infers a promotion, shall be in an acting capacity in that position for a period of three months, during which s/he shall retain his/her present pay grade and level. A development allowance will be given as special compensation for the new task.
- After said period, the performance of the staff shall be evaluated. S/he should get at least a 3.5 rating for his/her performance during the acting capacity for him/her to be deemed fit for promotion to the higher position and correspondingly to be given a salary increase based on the promotion.
- The probationary period may be extended for another three months, not more than (6) six months. If the employee does not meet the minimum performance rating set, s/he may be reverted back to his/her original position and pay grade or to a position of the same pay grade. The developmental allowance will also be discontinued.



3. Adjustments Provided by Law

Except for contractual employees, the salaries of all personnel shall be adjusted in accordance with the provisions which maybe prescribed by law.

4. Adjustments Provided by Management Decisions

The salaries of the personnel shall be subjected to adjustments as maybe prescribed by the Management of the association following the established salary scale.

5. Merit Adjustments

Falling under this category are merit increases or rewards granted by the association to any employee as it may determine fit in view of its exclusive judgement based on the results of the periodic personnel appraisal without extending the same increases to any other employee/s. Rate of merit increases or rewards is defined in the Personnel Appraisal System and Tool.

Payment of Salaries and Wages

1. Pay Days and Pay Periods

All regular and contractual staff receives their salaries in two payments: *every 15th* and 30th of the month. If pay day falls on a non-working holiday or weekend, payment is made on the day prior to non-working holiday or weekend.

For employees on per day basis salary or under the probationary period, non working holiday and special non working holiday is considered as paid day as part of the special benefits for the contractual. However if the employee happens to be absent the day before the holiday, the said day/days of holidays will not be paid.



2. Payment of Salaries

Payments of salaries are made through automatic deposit to the staff's ATM savings account.

Payslips are released by the Cashier in order to give the employees the actual amount of their take home pay for that period.

Salary Deductions

1. Withholding Tax

The amount of tax to be deducted is determined by rates established by the Bureau of Internal Revenue (BIR). The amount varies according to the employee's earnings, taxpayer status, and number of dependent/s. Tax deductions are made every 15th and 30th of the month

The gross total earnings for the year and the amount of income tax withheld is summarized in the BIR Form W-2 and given to each staff at the beginning of each calendar year.

2. Social Security and PhilHealth

It is mandated by law that employees pay for SSS and PhilHealth contributions. Deductions are made on the 30th of each month. These include payment on loans made to SSS.

3. Pag-ibig

Another deduction made during the 15th pay day is the contribution to Pag-ibig. This is also required by law. Payment for housing loans made through Pag-ibig is also deducted from the 15th salary payment.

4. Other Deductions

Deductions other than those mentioned above are made with the authorization of the concerned employee. These deductions may include association's contributions, payment of loans, absences, penalties, and the like. The staff may approach the Accounting unit for inquiries



Sick Leave

All regular full time employees will be eligible to a maximum of 5 sick days with pay. Sick leaves will not be advanced to employees. Time for normal medical or dental treatment may be taken as sick leave if approved in advance by an appropriate supervisor. Vacation leaves may be used for illness when sick leave benefit has been exhausted.

Management reserves the right to request a doctor's note from an employee verifying that the absence was due to illness. Sick leave cannot be availed after being discharge from the hospital unless the Physician certifies of continuing rest at home. Any employee found to be abusing the sick leave policy will be disciplined up to and including dismissal.

Vacation Leave

All regular full time employees will be eligible to a maximum of 5 vacation days with pay.

The appropriate supervisor must approve requests for vacation:

- One (1) month prior to the said scheduled vacation leave if the leave will take more than 5 working days.
- One week prior to the said scheduled vacation leave if the leave will take 1-4 working days

Failure to get approval in advance could mean denial for the vacation requests.

Should a holiday fall in a vacation period, the employee will not be charged a vacation day for that holiday.

Employees are discouraged to file a vacation leave within the first quarter of the year and during the month of December, unless filed prior to the said duration of NO LEAVE POLICY, to ensure enough workforces in preparation for the annual general assembly. Also, it allows time for resolving any schedule conflicts and ensures that the association is adequately staff at all times.



Emergency Leave

All regular full time employees will be eligible to a maximum of 5 emergency days with pay. An employee who wish to under time or wants to do personal stuff within office hours may avail an emergency leave in hourly bases.

PROVISIONS FOR LEAVES

A total of thirty (30) leaves can be avail by the regular employee, however only 15 days are considered as mandatory. The remaining allowed leaves are breakdown as follows:

- 10 days are convertible to cash
 - This is computed as per day salary of an employee times number of days remaining on the allowed 10 days
 - This benefits is released every December since the month of December is a NO LEAVE POLICY MONTH
 - This can also be consume by an employee if the allowed leaves were already used up
- 5 days are reserved for the retirement plan
- Filing of leave before a holiday and after holiday is not allowed unless filed one (1) month prior to the said scheduled of leave

Maternity and Paternity (RA 8187) Leave

1. Aside from the SSS maternity leave benefits, a regular female staff is entitled to her full salary equivalent to 60 days or two months including Saturdays and Sundays and Holidays, when taking a leave due to childbirth, miscarriage or abortion.
2. Every married male employee in the association is entitled to a seven (7) days leave with full pay for the first four deliveries by his legitimate spouse under such terms and conditions herein provided:
 - He is employed at the time of the delivery of the child;



- He has notified his employer of the pregnancy of his wife and her expected date of delivery by submitting a Paternity Notification Form, with marriage contract or any proof of marriage, within a reasonable period of time;
- His wife has given birth, suffers miscarriage or an abortion. (required to submit birth certificate or medical certificate in case of miscarriage)

The paternity benefits set forth may be employed by the qualified employee before or during or after the delivery by his wife, provided that the total number of days shall not exceed seven (7) days for each delivery. Provided, further, that this benefit shall be availed of not later than 60 days after the date of said delivery.

Unpaid Leave

Leave without pay for maximum of (3) three months maybe requested for various reasons such as illness except for women whose pregnancy si delicate. A written request must be filed as soon as the need is determined so that arrangements can be made.

The grant of an unpaid leave cannot guarantee that the employee will be assigned to the same job when s/he returns to work. The employee will be assigned to any available vacant position for which they are qualified. In the event of unavailability of a position for which the employee is qualified, they will be considered for future employment.



Educational Leave

The association supports constant learning, and therefore, allows its employees unpaid time off to attend school, provided that the following conditions are satisfied:

- A written request must be made within 30 days of proposed leave to immediate supervisor
- The individual must have been employed at the association for at least a period of **THREE YEARS**.
- The employee must be in above average standing with their immediate supervisors
- The course of study must significantly contribute to the employees knowledge and potential at our organization

The total educational leave time taken by an employee may not exceed one (1) year. The leave may be taken all at once.

The association will consider extending the leave if it will significantly contribute to the employee's knowledge and potential, and if his/her grades in the previous school period were satisfactory. We will decide on the amount of extended leave.

The ASSOCIATION can reimburse the employee for tuition and teacher-required course materials, such as books, lab materials, etc.

However, the employee is required to stay in the association for three (3) years. In case be terminated with a just cause the employee must pay the remaining cost.

Any employee on educational leave will still be entitled to their health benefits (MAF). All other benefits will end. Upon return to work, he/she will be reinstated to his/her former position, and all other benefits as if the leave was never taken.

The association reserves the right to request progress reports, in the form of transcripts or other means, while the employee is on leave. The employee must have a final passing grade, in case of



failure the association has the right to stop the educational support and stay in the association for two years

Separation Pay

An employee who has been employed for ten (10) years or more is entitled to a separation pay if the employee decided to voluntarily resign. However if the reason of resignation is advice to resign due to violation of association's policy no separation pay will be given.

Retirement Pay

An employee who reaches the five (5) years in service is entitled to a retirement pay of 2% of the monthly salary multiplied by 12 months then multiplied to number of years in service, if they resign regardless of force resignation or voluntary resignation. However the association has the right to hold the retirement pay if the employee has an unsettled obligation.

Employees who are below five (5) years in service are only entitled to their total deducted salary savings which is 2% of their salary.

RECRUITMENT

Recruitment Policy

It is the policy of the association to provide equal opportunity for all qualified persons and not discriminate against any employee or applicant for employment because of race, color, religion, sex, national origin, veteran in status, and disability

This policy also applies to promotion, training, transfer, and retention, rate of pay and all other details and conditions of employment.

Employment and promotion decisions will be based on merit and the principle of furthering equal opportunity. The requirements we impose in filling a position will be those that validly relate to the job performance required.



Types of Position

4K- Mutual Benefit Association recognizes the following types of positions:

1. Regular Employee

A regular employee is s/he who works at least 8 hours a day 5 days a week. An employee becomes regular as soon as s/he passes the probationary period of at least 6 months. S/he shall be accorded all legal rights and specific benefits as stated in the policy.

2. Contractual Employee

A contractual employee is s/he who is hired with a defined duration or period of work. S/he is also required to work at least 8 hours and 5 days a week and undergo a probationary period of six months. They are entitled to benefits as defined by labour laws.

3. Consultant

A consultant is an expert in a specific field of interest. The BOT hired him/her for a particular period of time to provide services defined in a memorandum of agreement

4. Trainee

A trainee is s/he who is undergrad in college who need to undergo practicum or on-the-job-training to gain work experience or fulfil academic requirements. An allowance may be given after the training period.

5. Volunteer

A volunteer is s/he who is involved in volunteer programs of schools or institutions who wish to work for association.



Basic Guidelines:

- A. Basis for Staffing
 - 1. Staffing requirement of current section/branch loads;
 - 2. Conformity with the organization’s Plantilla.
 - 3. Financial capacity of the organization;

- B. Basis for Determining Hiring Rate
 - 1. Item rank in the organization’s Plantilla;
 - 2. Entry level will be based on the qualifications of applicant and the level set by the requesting section/branch;
 - 3. Position classification;
 - 4. Government policies on salaries of employees of private institutions;
 - 5. Hiring rate of the industry

- C. Item Ranking and Hiring
 - 1. All positions created must be assigned as item level in relation to the organization’s Plantilla or hierarchy
 - 2. Item ranking should consider the substantive demands of the position as stated in the job description
 - 3. Based on the job description, qualification standards are set as basis for recruitment and hiring of personnel. Qualification standards include specific requirements in terms of education, training, experience, and special skills, which the position must meet.
 - 4. Entry level must be based on **4K- Mutual Benefit Association** position classification of the new employee. Entry level for any position does not necessarily always start at step 1 of the position level identified.



5. If the hired staff does not meet minimum qualification standards in some areas of the position level identified, s/he may start at a lower entry level for the duration of the probationary period. Upon passing the probationary phase, the staff may then be given the original level for the position.
6. If the person hired exceeds the minimum qualification standards for the identified position level, he may be given a higher starting level but still within the job classification range of the identified position.

Procedure:

A. Pre-Recruitment

1. The Section Head, based on the staff need of his/her section shall request to the HR Officer the hiring of new staff. The requisitioner should provide the HR Officer with the following information for recruitment consideration:
 - a. Position to be opened
 - b. Nature of the Position
 - c. Hiring Level/Range
 - d. Personnel specifications
2. For branch hiring, the Branch Manager in consultation with the HR Officer shall request the General Manager the hiring of new staff for the branch.
3. Based on the request, the HR Officer shall prepare a one-year personnel investment budget or a budgetary requirement for the duration of the project (for contractual positions).
4. All data (including the proposed personnel investment budget) shall then be presented by the HR Officer to the General Manager for comments.
5. The General Manager shall have the final approval of Plantilla positions hiring at the Head and Branch Offices.
6. The HR Officer shall then implement recruitment procedures.

B. Recruitment Process



1. When there is a vacancy employees occupying positions with item rank next lower to the item rank of the vacant position shall automatically constitute the pool of candidates considered for promotion. The consequent vacancies that will arise among the lower ranking positions will be filled up using the same process. If none of these within the staff/office meets the basic qualifications set for particular position, the vacancy shall be publicly announced for recruitment
2. Posting of vacancy and qualifications shall be done by the HR Officer.
3. The association may also opt for an offering of employment to identified skilled individual
4. Applicants shall be requested to submit the following documents:
 - Application Letter
 - Bio-data/Résumé with 2X2 I.D. colored picture
 - Transcript of Records
 - Certified True Copy of the Birth Certificate
 - Photocopy of the Marriage Contract (for married applicants)
 - Latest Police and Barangay Clearance
 - Photocopy of Certificates of Key Trainings/Conferences Attended
 - Other pertinent documents
5. The HR Officer shall administer battery of tests to qualified applicants. The tests shall cover the areas of skills, mental alertness, aptitude, work values and personality profile
6. Tests shall be interpreted also by the HR Officer and the results shall be presented to requesting party with recommendations on those who are potentials
7. All applicants who pass this first screening shall then undergo a 1 week field exposure for the applicant to have an overview of the nature of work she will be in to. For this 1 week the applicant may opt to finish the exposure or not.
8. After the 1 week exposure a two (2) weeks theoretical and field training will be conducted.
9. A sales process and a panel interview will be conducted after the two (2) weeks training by the following:



- a. Immediate supervisor to generate data on skills and work habits;
 - b. HR Officer to generate data on personality profile; and
 - c. General Manager to generate data on stance on the association's basic issues.
7. Final selection shall be done by a team composed of the Personnel Unit, Section Heads/Branch Managers, and, where applicable, General Manager
 8. Those who pass this final screening shall be notified by the HR Officer
 9. Terms of contract shall be determined by the HR Officer and the Section Head/Branch Manager in consultation with the General Manager
 10. A contract shall be prepared by the HR Officer stating the terms of employment.
 11. The Finance Section shall also be furnished a copy of the signed contract for inclusion in the payroll.

Employment of Relatives

An applicant with relative/s up to the second degree of consanguinity or affinity of the current employees and/or BOD or Officers maybe hired as employee or consultant or trainee or volunteer to the association

Moreover, the association reserves the right to prohibit the employment of a relative where one relative would audit, verify or be entrusted with monies received or handled by another relative, OR where one relative has access to payroll information and processing.

The intent of this policy is to relieve the possibility of having internal problems that could arise because two or more relatives work together.



Promotions and Position Reclassification

The organization, recognising the need to provide employees with the opportunity for upward movements, establishes a general rule that all promotions shall, whenever possible and practicable, be made within a particular unit of the group where the vacancy exists, before considering candidates from other units of the organization.

1. The employees being recommended must have at least an overall performance of 6- 6.9 (meets requirements, and 50 percent of the time exceeds requirements) in the latest personnel appraisal;
2. The employee must meet the required job specification experience, technical preparation and educational attainment for the position s/he is being promoted to;
3. The character, personality, integrity and potential of the employee must warrant the promotion.

Where all the qualifications based on the above criteria are substantially equal among the candidates, the one more senior in length of service with the organization shall have the priority to the position.

Acting Capacity Prior to Promotions:

1. An employee who is transferred to a higher position, which infers a promotion, shall be in an acting capacity in that position for a period of three months, during which s/he shall retain his/her present pay grade and level.
2. After said period, the performance of the staff shall be evaluated. S/he should get at least a 7 rating for his/her performance during the acting capacity for him/her to be deemed fit for promotion to the higher position and correspondingly to be given a salary increase based on the promotion.
3. The probationary period may be extended for another three months, not to exceed six months. If the employee does not meet the minimum performance rating set, s/he may be



reverted back to his/her original position and pay grade or to a position of the same pay grade.

Reclassification of Position:

1. A position may be classified to a higher pay grade level upon the approval of the Board of Trustees.
2. If the reclassification merely confirms that the content of the job actually being performed by the incumbent merits a higher grade level based on **4K- Mutual Benefit Association** Plantilla positions, the incumbent shall be promoted effective the date of the approval of the classification by the BOT. In this case, the incumbent need not go through an acting capacity period.
3. If the classification is a result of reorganization or job enrichment whereby the incumbent is not yet performing the net set of functions of the upgraded position, s/he shall be placed in an acting capacity after the approval of the reclassification by the BOT, in accordance with the provision on “Acting Capacity”
4. Vertical staff movement from one work unit to another or another branch shall likewise be subject to position reclassification following provisions on “Acting Capacity”
5. In all cases, the ManCom and HR Officer shall be furnished full and detailed justification of requests for reclassification of positions to higher pay grades.

Procedures:

A. Promotions

1. It shall be the responsibility of the Section Head/Branch Manager requesting for personnel, to identify and recommend staff qualified for promotion to the HR Officer.
2. If no staff within the requesting work unit is qualified for promotion, staff from other work units may be recommended to the position by their respective Section Head/Branch Manager to the HR Officer.



3. The HR Officer shall be responsible for both the screening of candidates recommended for promotion and the identification of training interventions needed by the staff to effectively accomplish the requirements of the new position.
 4. Staff identified for promotion should undergo and pass battery tests to be administered by the HR Officer.
 5. The HR Officer, based on tests results, shall recommend in consultation with the ManCom staff's promotion for approval of the General Manager.
 6. A personnel appraisal shall be prepared by the HR Officer and the immediate supervisor two to three weeks before the end of the probationary period. Policies regarding the probationary period shall then be followed.
- B. Reclassification
1. It shall be the responsibility of the Section Head/Branch Manager to identify and recommend staff for position reclassification to the HR Officer.
 2. The HR Officer shall do personnel appraisal and shall administer the necessary tests to measure the capabilities of the staff recommended for reclassification.
 3. Based on the data gathered, the HR Officer shall recommend the employee for reclassification to the ManCom.

Eligibility For Rehire

It is the association's policy to consider former employee for rehire opportunities under the guidelines and conditions outlined in this policy. A former employee is someone who has had a break in service from a regular or term position at the association due to resignation, termination, Closure of Establishment and Reduction of Personnel, and Dismissal.

A rehired employee is required to complete a new orientation period. This new orientation period is administered as though it was an initial orientation period.



A former employee may be considered for rehire if the separation from prior employment was voluntary and appropriate notice was provided and if the employee worked through the notice period as required by the department.

A former employee who left employment from the association on an involuntary basis due to performance issues (including attendance or punctuality) is expected to demonstrate a positive work record during the gap of separation for consideration for rehire.

A former employee who left employment from the association due to conduct that resulted in immediate discharge (i.e. theft, violent conduct, falsification of documents, etc.) will not be considered for rehire.

A former employee seeking re-employment must disclose previous employment in accordance with the Recruiting and Hiring Policy, at the time the application is submitted. Failure to disclose employment in the association may result in ineligibility for rehire. If it is discovered that an employee is rehired without disclosing previous employment in the association the current employment may be terminated.

The Human Resources Officer will review the personnel file of the former employee who has applied for reemployment. The same shall conduct references checking, including contacting the previous supervisor before extending an offer of rehire.



PERFORMANCE MANAGEMENT

Personnel Appraisal

All employees will have to be evaluated every 6 months both on their behaviour and performance. The result of this evaluation will determine whether employees receive or are denied increases in pay and/or merit bonuses. New employees will be evaluated on completion of the orientation period and annually thereafter.

[please see annex for the personnel appraisal system and tool (P.A.S.T.)]

Performance Improvement Counselling (PIC)

POLICY

The purpose of this policy is to outline the process for Performance Improvement Counselling (PIC). This process is an extension of performance evaluation and professional development. It is intended to assist employees in changing their performance, attendance or conduct at work. Therefore, the facts and circumstances of each case will determine which step of the PIC process is appropriate. Conduct outside the work place may give rise to discipline, up to and including termination of employment. The HR office is available for consultation to both the Supervisor/Manager or staff member.

PROCEDURE

Performance and Conduct During Orientation



For employees who hold non-supervisory positions, the probationary period is six months following the date of hire. For employees with supervisory positions the probationary period is six months following the date of hire.

If job performance or conduct during probation period is unsatisfactory, supervisors may give the staff member written notice of the deficiency and explain how the performance or conduct needs to improve in order to continue employment. During the probationary period an employee may be terminated without prior notice.

If an employee performance or conduct does not meet the expectations set by the supervisor, or there has not been enough opportunity to evaluate the employee's performance the supervisor may extend the period of probation up to an additional ninety days but not more than 6 months in probation. Notice of extension should be given to the employee in writing. This extension provides additional time to evaluate whether the individual meets expectations. The supervisor should outline in writing to the employee why the probation is being extended. At the end of the extension the supervisor should discuss with the employees their performance and notify them in writing that their probation period has been completed, if appropriate.

Informal Counselling

Supervisors are expected to provide feedback to employees to improve performance or to deal with conduct problems as they arise. Supervisors may document informal counselling. If informal counselling does not resolve the issue, or if the conduct or performance issues are too serious to warrant informal counselling, PIC should be initiated.

First Step – WARNING

If performance or conduct concerns develop or continue, an initial warning will be given to the employee. The supervisor should explain to the employee why his or her conduct or performance is unacceptable and the possible consequences of repeated violations. A memorandum documenting the



conversation is completed and a copy is given to the employee. The memorandum is placed in the employee's 201 file.

Second Step - WRITTEN PERFORMANCE IMPROVEMENT COUNSELLING

If performance or conduct concerns develop and a warning does not resolve the concern, Written PIC (W-PIC) may be warranted.

If the supervisor concludes that the performance or conduct concerns are too serious to warrant first step, a W-PIC may be appropriate. This formalizes a discussion between a supervisor and an employee about a performance or conduct that is inconsistent with the association's policies or expectations. Conduct that warrants W-PIC, includes, but is not limited to:

- patterns of absenteeism
- tardiness
- leaving early
- minor neglect of assigned duties
- failure to call in when unable to report for work
- failure to report back to work from authorized breaks in a timely fashion
- unproductive use of work time
- working unauthorized overtime
- excessive use of business phones/Internet access for personal reasons
- violation of the association's no-smoking policy
- carrying unauthorized persons in the association's vehicles
- loitering within the work area during non-work time
- having unauthorized family members or friends in the work area
- unauthorized use of the association's resources



A summary memo will be provided to the employee to sign indicating he/she has received a copy. If the employee refuses to sign, the supervisor may request another supervisor to witness that the employee refused to sign. A note should be made on the memo, 'refused to sign', and may be signed and dated by both supervisors. A copy should then be provided to the employee. The original documentation should be sent to the HR Officer.

If the performance or conduct improves to an acceptable level and no other performance or conduct concerns arise during that time, the W-PIC will be effective for three months.

While on W-PIC an employee is not eligible to transfer to another position within the association without disclosing to the HR Officer their status of W-PIC and reviewing the circumstances surrounding the W-PIC. Failure to make this disclosure could be grounds for immediate termination.

Third Step-FINAL PERFORMANCE IMPROVEMENT COUNSELING

If performance or conduct does not improve to an acceptable level within the time frame established in the W-PIC, or if additional or serious performance concerns arise, a Final Performance Improvement Counselling (F-PIC) action may be appropriate.

If a supervisor has a conduct or performance concern which rises to the level of a F-PIC, discussion with the staff member should be the first step. If the supervisor concludes that the conduct concerns are too serious to warrant First Step or Second Step, a F-PIC action should be taken. F-PIC is effective for six months beyond the day issued. Conduct concerns that may warrant F-PIC include, but are not limited to:

- rude or unprofessional conduct
- gambling on the association premises especially during office hours
- neglect of duty that could result in minor loss or injury or
- violation of a safety rule
- violation of the association's policies against harassment
- accessing confidential information without authorization
- inappropriate e-mail communications



- inappropriately giving your computer access code to an unauthorized individual

A summary memorandum will be provided to the employee to sign indicating he/she has received a copy. The original documentation should be sent to HR Officer.

If the performance or conduct improves to an acceptable level and no other performance or conduct concerns arise, the F-PIC will be effective for 6 months.

Occasionally, as part of F-PIC, the supervisor can require the staff member to take a work day to develop a written description of the actions he or she intends to take to correct the concerns and achieve satisfactory performance.

If the employee cannot present an acceptable plan for improvement, or does not feel he or she can successfully meet expectations under the conditions established by the supervisor, the employee may be asked to resign, or the supervisor can choose to terminate the employment relationship. The supervisor should consult HR Officer prior to termination.

While on F-PIC an employee is not eligible to transfer to another position within the association without disclosing to the HR Officer status of F-PIC and reviewing the circumstances surrounding the F-PIC. Failure to make this disclosure could be grounds for immediate termination.

CONSEQUENCES OF PIC

Employees are not eligible to receive an annual increase while on Written or Final PIC. However, PIC will not impact eligibility for salary increases after the appropriate time period expires. Increases will not be paid retroactively. Verbal warnings do not impact salary increases.

The PIC will not impact eligibility for transfers after the appropriate time period expires employees with conduct problems resulting in PIC are rarely allowed to transfer. Exceptions must be with the consent of the leaving and gaining departments and must be approved through HR Officer.



The PIC will remain on file and may be considered in determining which level of PIC, or Discharge, is appropriate, if future performance or conduct concerns arise.

Disciplinary Action Policy

The association educates all employees about association's rules/expectations, and expects that all employees will conduct themselves accordingly. Upon violation, employees are given the opportunity to correct their behavior.

DISCIPLINARY ACTIONS:

The following disciplinary actions will be taken.

1. Verbal warning
2. Written warning
3. Reduction/change of duties
4. Suspension
5. Termination

There is no set number of times a less-severe action must be taken before the disciplinary action progresses to a more severe action, and we may skip a step at any time, as we deem necessary. At each step, the employee will be warned of the consequences should s/he continue or repeat the offence. If no further problems occur, no further disciplinary actions will be taken.

The association looks at four main factors when determining an employee's disciplinary action:

1. Seriousness of offence
2. Repetition or duration of offence
3. Existence of any prior offences and disciplinary actions
4. Employee response to previous disciplinary actions and current impending disciplinary action



In the most serious cases, termination may be the first and only disciplinary action taken.

The association keeps a written record of all disciplinary actions taken. These reports will remain a part of the employee's record as long as he/she employed after the offence. If that employee commits additional offences, all offences will remain on record. If the employee does not commit any other offences during that time, the report will be taken off of the employee's record. The report will, however, still remain a part of the employee's personnel file.

Code of Conduct

The association prides itself on the high standards of excellence embodied by the association operating principles. All employees are expected to personify these ideals in their dealing with persons both inside and outside the association. The following code of conduct is intended to provide guidelines for the professional, ethical, legal, and socially responsible behavior expected from all employees.

It is impossible for this code to cover every situation that may arise. Should there be any question arise the supervisor shall be consulted. In circumstances where an appropriate person in the association is not consulted, the concerned employee should use his/her common sense and good judgment.

All employees are expected to observe the Association's Code of Ethics.

CODE OF ETHICS

The search for excellence begins within myself, to do the best in each of my conscious acts; must be a goal that as an individual must strive for, to bring meaning into my life and to give meaning to those who were touch by my existence. This is my code of ethics:

I should be proud of my job and the company I represent.

My constructive criticism should not be of people but of processes. They should be in truth and must be given in a friendly manner.

I commit to continuous search for efficiency of myself and of my department.



I should not abuse my position for personal gain or for self satisfaction.

I should stand firm where there is conflict of interest on the side that favors the company.

I should not use confidential information for private profit.

I should have genuine concerns with the problems and development of the people in my department. I should treat them fairly, humanely and lead by example. I should assure that all reasonable access and appeal to superiors are warranted.

I should deal fairly with my colleagues and will not ensure personal advantages at their expenses.

I admit the importance of proper communication and dissemination of information, especially when it affects the required performance of someone else.

I should at all time dress and attire myself in a manner befitting my position.

I should serve as an example for punctuality and commitment for others to follow.

I must strictly observe office hours and utilize it for productive purposes.

I am perfectly conscious of the code of ethics which I am expected to observe to the latter.

I am in search for EXCELLENCE. A search that nobody else can but only ME.

I. Professional Integrity

Consistent with our operating principles, employees should strive to conduct all business dealings and relationships with integrity, honesty, and respect for others. Employees should loyally and faithfully serve our principles and always deal fairly and honestly with customers and others with whom we do business. No employee should knowingly permit any transaction to occur through his or her offices that is not fair to our officers and customers alike.

Relationships with customers, competitors, and employees are to be based on fair dealing, on fair competition in quality, price, and service, and on compliance with applicable laws and regulations.



II. PERSONAL RELATIONSHIP IN THE ASSOCIATION (Love Affair)

A. Employee- Employee Relationship:

In any case there would be a relationship between Managers and subordinate the latter must be transferred to a new department or to the other branch to avoid conflict of interest. However, if there would be cases that there is an act that would affect the performance and the image of the said employee and the association, a disciplinary action will be taken place.

In any case there would be a relationship between subordinate and subordinate one must be transferred to other department or the other branch to avoid conflict of interest. However, if there would be cases that there is an act that would affect the performance and the image of the said employee and the association, a disciplinary action will be taken place.

In any case there would be a relationship between Managers and Managers the latter must be transferred to a new department or to the other branch to avoid conflict of interest. However, if there would be cases that there is an act that would affect the performance and the image of the said employee and the association, a disciplinary action will be taken place.

B. Employee- Client Relationship:

The association allows employee- client relationship provided that it would not affect the work of the employee in the association. However, if there would be cases that there is an act that would affect the performance and the image of the said employee and the association, the employee must be transferred to other branch and a disciplinary action will be taken place.

III. Accurate and Complete Accounting

- A. No unrecorded fund, reserve, asset, or special account shall be set up or maintained for any purpose. No false or fictitious entries shall be made in books, records, accounts, or in



association communications for any reason. No payment or transfer of funds or assets (such as tangible and intangible premiums) shall be made for any purpose other than that described by the supporting documents, and specifically as authorized by the Manager or clearly within the discretion granted to the association by the Manager.

- B. Employees are responsible for accurate and timely recordkeeping for all association assets, liabilities, revenues, and expenses. Compliance with accepted accounting rules and controls is required. All books, records, and documents must accurately and completely describe the transactions they represent.

IV. Bribes and Kickbacks

- A. The association does not permit or condone bribes, kickbacks, or any other illegal, secret, or improper payments, transfers, or receipts. This prohibition applies both to the giving and the receiving of payments or gifts.
- B. All payments and other items of value to employees of other business entities or to such entities themselves shall be made openly and must be disclosed and authorized in advance by the Manager, and the customer.
- C. No employee shall offer, give, or transfer any money or anything else of value for the personal benefit of any employee or agent of another business entity for the purpose of:
 - 1. Receiving any kind of favored treatment that the business entity itself would not otherwise provide
 - 2. Inducing or assisting such employee or agent to violate any duty to his employer or to violate any law.

V. Conflicts of Interest

- A. No employee should use his or her position with the association or information acquired during employment in a manner that may create a conflict, or the appearance of a conflict, between the employee's personal interests and those of the association.



- B. All activities conducted as an employee of the association should always place the lawful and legitimate interests of the association over personal gain.
- C. If an employee has any reason to believe there may be a conflict of interest, he or she should immediately disclose the matter to an immediate supervisor or the HR Officer.

VI. Confidentiality

Except as properly authorized by the association, it is the responsibility of all employees to maintain the confidentiality of:

- a. Proprietary information of the association
- b. Information entrusted to the association by customers that is otherwise not readily available to the public.

Employees should refrain from discussing confidential information with outsiders and with anyone else who does not have a legitimate need to know the information. Employees should refer outside inquiries regarding the association to the persons in the association authorized to respond to the particular inquiry. Violation of this policy may lead termination of the employee

VII. Administration of Code

- A. All employees who suspect violations of the letter or spirit of this code have an obligation to report their concerns to the HR Officer. Employees may also relate their suspicions or specific incidents to any member of the board of trustees.
- B. All allegations of improper or illegal behavior will be investigated promptly and thoroughly. The investigation shall remain as confidential as practicable and those conducting the investigation shall respect the privacy of all persons involved.
- C. No adverse action shall be taken or permitted against anyone for communicating legitimate concerns to the appropriate persons. While an investigation will be facilitated if the employee identifies himself or herself, the association will accept and investigate matters submitted anonymously.



- D. This code is subject to amendment and may be reviewed and updated periodically. All employees must certify annually their intent to comply with the guidelines herein.

Fraud Policy

The association considers any form of employee dishonesty as totally unacceptable conduct. Violation of any of the foregoing provisions could result in termination. Acts that are considered to be either dishonest or fraudulent include, but are not limited to, the following:

1. Manipulation of any type of deposit, withdrawals, general ledger accounts, documents, or computer records
2. Theft of any kind
3. Forgery
4. Unauthorized or unapproved salary advances
5. Intentional violation of associations policies, procedures, and internal controls
6. Granting preferential rates or service to certain individuals
7. Unauthorized use of computer and other office equipments
8. Destructive manipulation of computer software or equipment

Sexual Harassment

The association prohibits any form of harassment in the workplace, including sexual harassment. Sexual harassment does not refer to occasional compliments or comments that are socially acceptable.

Sexual harassment includes:

- Unwelcome sexual advances,
- Requests for sexual favors when submission to such conduct is made either explicitly or implicitly
a term or condition of an individual's employment or employment opportunities,
- When submission to or rejection of such conduct by an individual is used as a basis for employment decisions affecting the individual, or



- When such conduct has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment.

Sexual harassment may include a wide variety of behaviours and occurs on various levels, including but not limited to the following:

- Unwelcome physical contact of a sexual nature such as patting, pinching or unnecessary touching
- Overt or implied threats against an individual to induce him or her to perform sexual favours or to engage in an unwelcome sexual relationship
- Verbal harassment or abuse of a sexual nature including hints of a desire for sexual relations or making jokes or remarks of a sexual nature to or in front of a person who finds them offensive
- Use of sexually suggestive terms or gestures to describe a person's body, clothing or sexual activity
- Displaying, forwarding or posting offensive, sexually suggestive pictures, jokes or materials (including e-mails and text messaging) in the workplace

The association will not tolerate retaliation or reprisal against any employee who has made a good faith complaint of harassment or discrimination. Each claim will be investigated, and will be subject to reasonable confidentiality.

Employee Work Rules

The association does not tolerate unacceptable behaviour. The following list of behaviours is unacceptable; however this is merely a sample list. Any employee found engaging in any unacceptable behaviour will be subject to disciplinary action (whether or not the behaviour appears on the following list). Disciplinary action includes but is not limited to: reprimand, suspension, and dismissal.

1. Neglecting work responsibilities during work hours



2. Consistent tardiness or unexcused absences
3. Punching another employee's time card or falsifying records
4. Giving false, incomplete, or misleading information to obtain days off
5. Failure to comply with the instructions of the supervisor(s)
6. Stealing, damaging, or destroying association property/co-worker property
7. Neglecting association property
8. Unauthorized use of association property
9. Violation of safety or health rules
10. Violating association smoking policy
11. Violating association confidentiality policy
12. Workplace violence (including threats and verbal abuse)
13. Sexual harassment
14. Engaging in horseplay or other disorderly conduct
15. Possession of weapons while on association property
16. Working under the influence of drugs or alcohol
17. Gambling within the office premises and or during office hours
18. Violating association dress code



HOUSE KEEPING

Dress Code

The 4K- MBA has a design uniform for all employees. Regular Employees are entitled to have a uniform allowance.

The dress code policy pertains to all employees within all positions and sections of the association and should be in accordance to the following standards:

Mondays through Fridays

The 4K- MBA uniform must be worn between Monday and Friday of each week. The uniform to be worn will depend on what has been agreed by the management. For employees who do not have a uniform casual business attire must be worn. Wearing of jeans and a t-shirt are not deemed acceptable business casual attire.

Saturdays (and weekends if applicable)

These days are considered to be dress “down” days. Jeans, walking shorts, casual shirts and casual shoes are permitted provided they are in good condition. Once again employees should exercise discretion, keeping in mind all appointments with MBA customers and dress accordingly. Jogging attire and tank/halter tops are not deemed acceptable.

Office workers and any employees who have regular contact with the public must comply with the following personal appearance standards:

(a) Employees are expected to dress in a manner that is normally acceptable in similar business establishments. Employees should not wear suggestive attire, jeans, athletic clothing, shorts, sandals,



T-shirts, novelty buttons, baseball hats, and similar items of casual attire that do not present a businesslike appearance.

(b) Hair should be clean, combed, and neatly trimmed or arranged. Shaggy, unkempt hair is not permissible regardless of length.

(c) Sideburns, moustaches, and beards should be neatly trimmed.

(d) Tattoos and body piercing (other than earrings) should not be visible.

Any employee who does not meet the standards of this policy will be required to take corrective action, which may include leaving the premises. Violations of this policy also will result in disciplinary action.

Smoking

Smoking is strictly prohibited within the association building and surrounding the association property. All employees who wish to smoke may do so provided it is 50 meters away from the association's area of vicinity.

Alcohol, Drugs, and Narcotics Policy

Unlawful possession or use of a controlled substance while conducting business within the association's premises is absolutely prohibited. Violations of this policy will result in disciplinary action, up to termination.

Employees are expected and required to report to work on time and in appropriate mental and physical condition for work. It is our intent and obligation to provide a drug-free, healthful, safe, and secure work environment.



In addition, employees whose work performance is affected by the influence of alcohol or abuse of prescription drugs or employees who use non-prescription drugs or narcotics are subject to discipline that may include discharge from work.

Equipment Use and Care Policy

Equipment is essential to the delivery of service to the members. Please take all precautions to avoid damaging it. Should there be malfunctions or defects in any equipment, every employee is expected to report this to his/her supervisor in order to lessen the damage and avoid injury. Abuse of equipment may result in disciplinary action

Observe cleanliness and the respective workplaces and entire association premises. All records and materials should be returned to their proper places. Ensure that all lights, calculators, computers, and other equipment are turned-off before leaving the workplace at the end of the day.

Employees who have a motorcycle the following guidelines must be observed:

1. The motorcycle is purposely provided primarily for 4K-MBA's related job.
2. In case of termination and voluntary separation from employment, the motorcycle must be turn-over to 4K-MBA. If the motorcycle has been used for four (4) years, the employee may pay the remaining amount. Acquiring of motorcycle four (4) years below is subject for approval of the board of trustees.
3. That Motorcycle owned by the 4K- MBA **must not be used for Drag Race even on working or non working days.**
4. **ONLY TO WHOM THE MOTORCYCLE IS ISSUED MUST USE THE MOTORCYCLE in working days.** In any cases, an accident will occur then it is not the employee to whom the motorcycle is issued used the motorcycle the association will not be held liable to the repair of the Motorcycle, it will be charged to the one the motorcycle is issued. Violation will be subject for suspension.
5. That in any cases, an accident will occur during holidays, non working days, except a special task is given by 4K-MBA, the company will not be held liable to the repair of the Motorcycle, it will be charged to the employee to whom the motorcycle is issued.



6. That the driver and back riders are **REQUIRED to wear a HELMET in short or long distance drive**. In any case that there will be an accident due to negligence of not wearing on HELMET sanctions will be imposed not limited to suspension.
7. That driving the Motorcycle under the influence of Alcohol during working and non-working days. In any cases an accident will occur the 4K-MBA will not be held responsible to any damages to the employee. The damages on the Motorcycle, will be charged to the employee.
8. The employee must take care of the motorcycle and ensure its road worthiness not only during the period of the contract but even after the unit is being fully paid. A change oil must be done monthly thru an accredited repair shop of 4K-MBA – DESMARK, HONDA MOTORS and ADAMS REPAIR SHOP in Gingoog City only. The employee must undergo the motorcycle unit for a general maintenance check-up every six (6) months. The company as the owner of the motorcycle has the right to demand to change, to fix any that is needed to be for the protection and safety of the employee.
9. The employee is entitled for a reimbursement of the cost of spare parts and labor in case of major repairs, change of tires, maintenance cost, including annual registration cost base on the motorcycle guidelines for liquidation. Any unnecessary improvements, decorations and other unit attraction shall be done only by the lessee/buyer.

10. MAXIMUM SPEED is only 80 KPH



COMMUNICATIONS

Telephone Policy

The association provides its employees with telephone access for association-related business purposes only. Employees may not use association telephone systems for personal correspondence, or other personal activities, such as soliciting for commercial ventures, political or religious causes, or other outside organizations.

The association reserves the right to monitor employee phone calls on an as-needed basis for the purpose of training and/or quality control, or if reasonable suspicion exists of violation of association house rules. Employees do not need to be informed in advance as to when phone calls may be monitored.

Employees found violating our telephone policy, are subject to any form of disciplinary action, that the association feels is necessary.

Internet and E-Mail Policy

The association realizes that electronic mail (e-mail) and Internet services are important assets to both the association and the employee. The association has provided both e-mail and Internet services for employees in order to help facilitate the functioning of association work. However, such e-mail and Internet systems, *including* their contents, are considered to be the property of the association and to be used for business purposes only. Messages created, sent, and received using the association's e-mail system are the property of the association and may be subject to access and disclosure by the association. Improper use of these systems may result in legal claims against both the employee and



the association and may result in disciplinary action, including termination, against the offending employee.

Use of the association e-mail and the Internet system is permitted for personal use if it is infrequent and occasional however, such messages become property of the association. The association e-mail and Internet system may not be used to solicit any commercial ventures, religious or political causes, outside organizations, or other non-job related solicitations. In addition, the association e-mail and Internet system are not to be used to create any offensive or disruptive messages. Offensive or disruptive messages include those that contain sexual connotations, racial slurs, gender-specific comments, or any other comment that offensively addresses someone’s age, gender, sexual orientation, religious or political beliefs, national origin, or disability. The e-mail and Internet system are also not to be used to send/upload or receive/download any materials or information without the prior authorization of the association. Any employees who discover a violation to this policy are responsible for notifying IT staff immediately. Any employee who is in violation of this policy or uses the e-mail and/or Internet system improperly will be subject to discipline up to and including dismissal.



ANNEXES



JOB DESCRIPTION



CHIEF EXECUTIVE OFFICER

Position Title: Chief Executive Officer

Work Unit Title: Executive

Reports to: Board of Trustees

Supervises: Operation Manager

General Function:

Responsible and accountable of the day to day general management of 4K-MBA, Inc. and exercise the following functions:

Duties and Responsibilities:

1. Executes all resolutions of the Board of Trustees.
2. Submits to the Board as soon as possible after the close of each fiscal year, and to the members of each annual meeting, a complete report of the activities and operations of the association for the fiscal year under his/her term.
3. Represents 4K-Mutual Benefit Association (4K-MBA), Inc. in all functions and proceedings;
4. Appoints, removes, suspends or disciplines employees of 4K-Mutual Benefit Association (4K-MBA), Inc. prescribe their duties and determine their salaries subject to confirmation by the Board of Trustees;
5. Executes in behalf of 4K-Mutual Benefit Association (4K-MBA), Inc. all contracts, agreements and other instruments affecting the interest of 4K-Mutual Benefit Association (4K-MBA), Inc. which may require approval of the Board of Trustees unless otherwise directed by the Board;
6. Supervise and manages the business affairs and activities of 4K-Mutual Benefit Association (4K-MBA), Inc. under the direction of the Chairman and the Board of Trustees;
7. Implements the administrative and operational policies of 4K-Mutual Benefit Association (4K-MBA), Inc.
8. Oversees the preparation of the budgets and the statements of accounts of the association;
9. Coordinates the work of the various operating divisions and services, maximize the productive inputs of their personnel and continually work to upgrade the quality of service to members;



10. Coordinates with the different standing committees of 4K-Mutual Benefit Association (4K-MBA), Inc.
11. Conducts such studies and submit recommendations to the Board of Trustees in matters related to investment, the use of facilities and development projects including the examinations of contracts entered into by 4K-Mutual Benefit Association (4K-MBA), Inc.
12. Attends and renders a report in the monthly meeting of the Board of Trustees
13. Conducts periodic management meetings
14. Performs such other duties as incident to his office or are entrusted to him by the Chairman and Board of Trustees.



OPERATION MANAGER

Position Title: Operation Manager
Work Unit Title: Executive
Reports to: Chief Executive Officer
Supervises: Head Office Personnel
General Function:

Responsible and accountable of the day to day operations of 4K-MBA, Inc. and exercise the following functions:

Duties and Responsibilities

1. Implements all directives of the Chief Executive Officer
2. Assists in the preparation of the annual plans and budget
3. Implements the approved plans and budgets of the operation
4. Monitors the progress of the implementation of the approved plans
5. Evaluates the performance of the Department Heads
6. Recommends to the C.E.O. proposed policies and procedures for the improvement of the operation
7. Ensures that necessary systems, policies, strategies and procedures are installed and operational
8. Checks the financial reports prepared by the bookkeeper
9. Act as joint custodian with the cashier for all accountable forms
10. Renders periodic reports to the C.E.O. on the status of the operation
11. Recommends to the C.E.O in appointing, removing, suspending employees of 4K- Mutual Benefit Association.



12. Disciplines employees under his/her supervision
13. Conducts periodic operational meeting
14. Conducts regular branch visit for mentoring and coaching
15. Performs such other duties as incident to his/her office or are entrusted to him/her by the C.E.O



FINANCE MANAGER

Position Title: Finance Manager
Work Unit Title: Executive
Reports to: Chief Executive Officer
Supervises: None

General Function:

Responsible and accountable for proper handling of cash and other cash items.

Duties and Responsibilities:

1. Coordinates with the Investment Committee for the effective management of the investment portfolio
2. Coordinates and collaborates with the Compliance Officer
3. Prepares monthly cash flow analysis
4. Monitors the branches on the remittances of the partner institutions.
5. Certifies the balance of cash in the cashbook compared with the General Ledger control
6. Handles all requests for accountable forms based on the duly approved supplies requisition slip.
7. Receives and checks together with the cashier the accountable forms delivered by the supplier
8. Keeps dual custody with the cashier on the dial combination of the vault and safe and respect the internal control procedure
9. Prepares the following reports
 - a. Monthly Consolidated Cash Position Report for BOT



b. Monthly Investment Portfolio Report for BOT

10. Conducts regular branch visit for mentoring and coaching

11. Performs such other duties as incident to his/her office or are entrusted to him/her by the Chief Executive Officer



HUMAN RESOURCE OFFICER

Position Title: Human Resource Officer
Work Unit Title: Head Office
Reports to: Chief Executive Officer/ BOT
Supervises: Utility/Clerk Messenger

General Function:

Responsible and accountable in recruiting, developing and maintaining the association's personnel.

Duties and Responsibilities

1. Recruitment
 - a. Interviews job applicants
 - b. Evaluates Application
 - c. Screens Applicants for employment

2. Development
 - a. Manage rapid on-boarding and assimilation of new employees into the association's culture
 - b. Advises new employees concerning benefits and personnel policies and procedures
 - c. Develops and implements staff development program
 - d. Supervises records of all employees including work assignments, work schedules, performance evaluation, counselling, training etc.

3. Maintaining
 - a. Coordinates with DOLE and sees to it that the association is in full compliance of labour policies in terms of employment administration.
 - b. Provides technical advice to the unit supervisors and employees regarding the appropriate interpretation and implementation of the HR systems, policies, programs and implementing guidelines.



- c. Handles performance Management system.
 - d. Facilitates promotions of deserving employees
 - e. Implements career development program
 - f. Reviews employees' compensation and benefit packages from time to time and analyzes its competitiveness based on industry rate and gives reports to the CEO.
 - g. Updates periodically personnel records and files
 - h. Assures compliance of stored record information to security standards of applicable laws and regulations
4. Conducts regular branch visit for onsite counselling
 5. Performs such other duties as incident to his/her office or are entrusted to him/her by the Chief Executive Officer



COMPLIANCE/ AUDIT OFFICER

Position Title:	Compliance/Audit Officer
Work Unit Title:	Head Office
Reports to:	Chief Executive Officer (administratively); Committee on Audit (functionally)
Supervises:	None

General Function:

Responsible and accountable in ensuring strict implementation of all administrative and financial policies formulated by the Board of Trustees, Management and the Insurance Commission.

Duties and Responsibilities

1. Conducts regular review of the cashier's abstract report and checks the daily transaction report generated from the computer system. Prepares and recommends adjusting accounting journal entries to correct discrepancies.
2. Conducts surprise cash count to all cashiers
3. Conducts periodic verification and analysis on properties and equipments account; checks their physical existence and determines if they are properly used in the operation.
4. Conducts periodic verification and checking on all accounts receivable from the partner institutions and determines if it conforms to the standards set by the Insurance Commission.
5. Conducts periodic verification, checking and analysis on the following:
 - a. Cash Advances of officers and employees
 - b. Accounts payable and other liabilities
 - c. Cash and cash equivalent
 - d. SEGURADO ratios
 - e. AMLA Reports
 - f. All relevant reports required from 4k-MBA
6. Conducts surprise checking and verification the activities of all branches in relation to the operation.



7. Prepares and submits all reports required by the appropriate government agencies
8. Perform random cash bundle count of the cashier's cash at least 2x a month, and makes report to the CEO
9. MDO'S Shortage and Overage:
 - a. Conducts accurate accounting and recording of the MDO's remittance and declares any shortages or overages daily
 - b. Conducts cash count in the presence of the bookkeeper
 - c. Prepares a report on the shortage or overage
10. Performs such other duties as incident to his/her office or are entrusted to him/her by the Chief Executive Officer and/or Audit Committee



BOOKKEEPER

Position Title:	Bookkeeper
Work Unit Title:	Head Office
Reports to:	Operation Manager
Supervises:	None

General Function:

Responsible and accountable for maintaining reliable book of accounts and timely preparation of financial reports

Duties and Responsibilities:

1. Accounts Receivable
 - a. Prepares the journal entry to record the closure of the remittance general ledger based on the approved remittance report
 - b. Prepares the journal entry to record the closure of the advance general ledger based on the approved liquidation statement submitted
 - c. Prepares the billing statement for unremitted collections of the partners
2. Accounts Payable
 - a. Receives and checks the billing statement from the head office
 - b. Prepares the journal entry to record the receipt of the billing statement from the head office
 - Records all other transactions for the day
 - Prepares monthly bank reconciliation
3. Prepares Monthly consolidated financial statement with analysis and recommendation for the Board of Trustees' meeting
4. Renders financial report during the Board of Trustees' meeting as requested
5. Prepared and submits Annual Financial Statement to the Insurance Commission
6. Cooperates with the External Auditors during the Annual Audit
7. Prepares Monthly Consolidated Cash Position Report for BOT



8. Monitors the branches on the remittances of the partner institutions
9. Coordinates and collaborates with the Compliance Officer.
10. Act as joint custodian with the Operation Manager for all accountable forms
11. Performs such other duties as incident to his/her office or are entrusted to him/her by the
Operation Manager



CLAIMS & UNDERWRITING OFFICER

Position Title:	Claims & Underwriting Officer
Work Unit Title:	Head Office
Reports to:	Operation Manager
Supervises:	Branch Staff (in terms of claims)

General Function:

Responsible and accountable in the development and operationalization of effective and efficient systems in membership screening and claims disbursement

Duties and Responsibilities:

1. Reviews continually the 4K- MBA forms, procedures and processes on membership screening and claims processing.
2. Coordinates with the Compliance Officer on 4K- MBA forms enhancement
3. Recommends to the CEO on any modification on forms, procedures and processes
4. Prepares the following reports with analysis and recommendation:
 - a. Weekly Consolidated (with breakdown per branch) Claims for MANCOM
 - b. Monthly Consolidated Claims for BOT
 - c. Annual Consolidated Claims for IC
5. Conducts regular branch visit for mentoring and coaching
6. Performs such other duties as incident to his/her office or are entrusted to him/her by the Operation Manager.



MIS OFFICER

Position Title: MIS Officer
Work Unit Title: Head Office
Reports to: Operation Manager
Supervises: None

General Function:

Responsible and accountable for the maintenance of the computerized insurance system

Duties and Responsibilities

1. Troubleshoots minor problems in the system
2. Coordinates with MIS consultant when major problems occur in the system
3. Recommends to the MIS consultant necessary information or reports needed by the branch
4. Facilitates the requisition of the hardware and software requirement of the branch that is e.i. CPUs, Printers, UPS and the like
5. Conducts periodic computer maintenance.
6. Prepares and submits Monthly consolidated MBA status report to the Operation Manager.
7. Prepares and submits Annual Consolidated MBA status report to the Operation Manager, CEO, BOT, and Insurance Commission
8. Conducts regular branch visit for mentoring and coaching
9. Performs such other duties as incident to his/her office or are entrusted to him/her by the Operation Manager



MIS DATA ENCODER



Position Title: MIS Data Encoder

Work Unit Title: Head Office

Reports to: MIS Head

Supervises: None

General Function:

Responsible and accountable in the effective and efficient implementation in data encoding.

Duties and Responsibilities

1. Reconciles the data that is in MBA Head Office to the Partners Institution in regards to Name of Members, Date Recognized, Membership Fee, Premium Collection, Reinstatement Fee and other data relevant to the MBA operation
2. Encodes the reconciliated MBA transaction data to the computer system.
3. Performs such other duties as incident to his/her office or are entrusted to him/her by the MIS Officer, Operation Manager

MARKETING DEVELOPMENT OFFICER- SUPERVISOR



Position Title: Marketing Development Officer Supervisor
Work Unit Title: Head Office
Reports to: Operation Manager
Supervises: Marketing Development Officer

General Function:

*Responsible and accountable of the day to day **MARKETING** operations and exercise the following functions:*

Duties and Responsibilities

1. Implements all directives of the Operation Manager
2. Prepares annual department budget.
3. Implements the approved plans and budgets for the department
4. Monitors the progress of the implementation of the approved plans
5. Evaluates the performance of the Marketing Development Officer
6. Recommends to the Operation Manager proposed policies and procedures for the improvement of the department operation
7. Ensures that necessary systems, policies, strategies and procedures are installed and operational for the marketing department.
8. Renders periodic reports to the Operation Manager on the status of the operation in the marketing department.
9. Recommends to the Operation Manager in appointing, removing, suspending employees of 4K- Mutual Benefit Association for the marketing department.
10. Disciplines employees under his supervision in the marketing department
11. Conducts periodic department meeting
12. Performs such other duties as incident to his/her office or are entrusted to him by the Operation Manager



MARKETING DEVELOPMENT OFFICER

Position Title: Marketing Development Officer



Work Unit Title: Branch
Reports to: Operation Manager
Supervises: None

General Function:

Responsible and accountable in recruiting, developing and maintaining the members.

Duties and Responsibilities

1. Recruitment
 - a. Conducts Barangay Mapping
 - b. Conducts area selection
 - c. Coordinates with the local officials
 - d. Conducts community orientation.
 - e. Validates health condition of the applicants for membership
 - f. Implements the action plan of the program in the area of assignment.

2. Development
 - a. Organizes self-help group
 - b. Conducts monthly continuous education (policies and trainings) to members
 - c. Establishes and protects good relationship with the member

3. Maintaining
 - a. Collects contribution from members
 - b. Remits the collection to the cashier daily
 - c. Posts the collections to the monitoring form daily (for manual recording only)
 - d. Monitors the members (lapses, membership fee, reinstatement fee, annual due, application form, required documents)
 - e. Coordinates with the claim processor for fast settlement of claims
 - f. Assists in the disbursement of claims
 - g. Troubleshoots lapsed members and recommends appropriate actions.



- h. Attends to member’s queries and complains
 - i. Ensures completeness of to-follow required documents
 - j. Ensures all his/her members have Membership Certificate
 - k. if the member has equity loan:
 - ensures that the equity loan of the member is being collected and updated.
6. Submits the following required reports
- a. Daily Production and Collection Report
 - b. Weekly Lapsed Report in Collection and Equity Loan
 - c. Weekly Prospecting list
7. Performs such other duties as incident to his/her office or are entrusted to him/her by the Marketing Development Officer Supervisor

BRANCH STAFF/ LAY UNDERWRITER

Position Title: Branch Staff/ Lay Underwriter



Work Unit Title: Head Office/ Branch

Reports to: Operation Manager

Supervises: None

General Function:

Responsible and accountable in the effective and efficient implementation of the membership screening.

Duties and Responsibilities

1. Reviews submitted MBA forms if properly filled-up
2. Evaluates if the applicant qualifies for membership
3. Recommends membership applicants for approval
4. Checks and Releases Membership Certificate (Policy Contract)
5. Verify the application for reinstatement of all applicants who will be reinstated for the second time (if the member cannot come to the office)
6. Conducts persistent follow-ups on the lacking required documents
7. Keeps a systematic filling of MBA Forms
8. Performs such other duties as incident to his/her office or are entrusted to him/her by the Claims and Underwriting Head/Operation Manager

BRANCH STAFF/ CLAIMS PROCESSOR

Position Title: Branch Staff/ Claims Processor

Work Unit Title: Branch



Reports to: Operation Manager

Supervises: None

General Function:

Responsible and accountable in the effective and efficient implementation of claims disbursement.

Duties and Responsibilities

1. Determines if the claimant is a member or not
2. Checks and verifies the weekly contribution and the enforceability (covered or not)
3. Checks if the claimant consumed the fiscal year (base on recognition date) medical reimbursement
4. Reviews claims documents received based from the checklist.
5. Verifies the authenticity of the submitted documents
6. Validates death Claims in the field or from different agencies (e.g. pre-existing illnesses, suicide)
7. Determines the amount of the claim
8. Fills-in the Certificate of Identification Form for approval
9. Receives cash for disbursement from the cashier (for field disbursement)
10. Records the claims before disbursing
11. (If death claim) Disburses the claims with the assigned MDO to the bereaved family
12. Encodes the disbursed claims
13. Files the encoded claims
14. Prepares and submits weekly and monthly report of claims (Medical and Death) to the Claims and Underwriting Head/ Operation Manager
15. Performs such other duties as incident to his/her office or are entrusted to him/her by the Claims and Underwriting Head/Operation Manager



BRANCH STAFF

Position Title: Branch Staff
Work Unit Title: Branch
Reports to: Operation Manager



Supervises: None

General Function:

Responsible and accountable in the effective and efficient implementation of claims disbursement, membership screening, members mobilization in partner' institution.

Duties and Responsibilities

1. Serves as the claim processor and lay underwriter in partner's institution
2. Trace the deposited transactions of the partner's institution to the 4K- MBA accounts under the satellite office.
3. Submits the summary report of the deposited transactions to the satellite officer in-charge
4. Performs such other duties as incident to his/her office or are entrusted to him/her by the Operation Manager

CLIP STAFF

Position Title: CLIP Staff
Work Unit Title: Head Office
Reports to: Operation Manager



Supervises: None

General Function:

Responsible and accountable for underwriting and accuracy posting of premium of CLIP product

Duties and Responsibilities

1. Reviews submitted Clip form if properly filled-up.
2. Evaluates if the premium deducted by the partner's institution is accurate or not
3. Prepares Monthly breakdown of premiums per borrower
4. Submits Report to the Operation Manager for Clip status
5. Conducts periodic visit to partners institution for consultations and assistance
6. Assists the Claims Processor during claims on CLIP
7. Performs such other duties as incident to his/her office or are entrusted to him/her by the Operation Manager, Claims and Underwriting Head

CASHIER

Position Title: Cashier
Work Unit Title: Branch
Reports to: Operation Manager



Supervises: None

General Function:

Responsible and accountable for proper handling of cash and other cash items.

Duties and Responsibilities

1. Remittances
 - b. Receives daily cash collections
 - c. Makes cursory inspection of notes and coins presented for remittance. The mutilated notes are segregated and also sorted by denomination. Bogus notes are stamped “counterfeit”
 - d. Looks for any infirmities and physical defects on the checks presented for remittance
 - e. Runs up the cash and check and balances its total with the remittance slip before posting the remittance. A comparison of the name remitter on the remittance slip with that shown on the screen with the corresponding account number should be done to ensure correctness in the posting of the remittance
 - f. Individually encodes the check (on us, for clearance check) remittance slip into the system for credit posting to the remitter’s account
 - g. Hands over the remittance slips and checks to the bookkeeper for filing
 - h. Prepares the daily cash position report for all the remittance and other cash receipts and disbursements made during the day

2. Petty Cash Fund/ Revolving Fund
 - a. Prepares a voucher to set-up or replenish the petty cash fund
 - b. Prepares Check Voucher for Centralized Payroll
 - c. Takes custody of the cash in his/her cash box



- d. Disburses cash to the employee requesting for cash provided a duly prepared petty cash voucher is presented
 - e. Prepares the liquidation statements before month end or when the fund utilization reaches 50%
3. Depository Banks
 - a. Prepares the deposit slips and delivers the cash to the depository banks
 - b. Withdraws cash from the depository bank.
 4. Accountable Forms
 - a. Acts as joint custodian with the Operation Manager for the accountable forms
 - b. Handles the request for accountable forms based on the duly approved supplies requisition slip
 - c. Receives and checks the accountable forms delivered by the head office together with the bookkeeper
 5. Vault and Safe

Keeps dual custody with the operation manager on the dial combination of the vault and safe and respect the internal control procedure
 6. Prepares and disburses incentives for the branch
 7. Pays the Monthly payables of the office
 8. Prepares the Daily Cash Position Report
 9. Performs such other duties as incident to his/her office or are entrusted to him/her by the Operation Manager

UTILITY/MESSENGER

Position Title:	Utility/ Messenger
Work Unit Title:	Branch/ Head Office
Reports to:	Operation Manager
Supervises:	None



General Function:

Responsible and accountable for the provision of logistical support to all staff

Duties and Responsibilities:

1. Ensures cleanliness and orderliness of the office premises
2. Ensures that all equipments and facilities are in good working condition
3. Purchases office supplies
4. Delivers correspondences
5. Makes errands including during meetings of the staff, managers and BOT
6. Performs such other duties as incident to his/her office or are entrusted to him/her by the Branch Manager



PROPERTY CUSTODIAN/ PURCHASER

Position Title: Property Custodian/Purchaser

Work Unit Title: Branch/ Head Office

Reports to: Operation Manager

Supervises: None

General Function:

Responsible and accountable for the provision of logistical support to all employees

Duties and Responsibilities:

1. Ensures that all equipments and facilities are in good working condition.
2. Ensures that all office supplies needed are available.
3. Purchases office supplies of head office and satellite offices.
4. Delivers correspondences
5. Records all requested and issued supplies and equipments of each employee.
6. Performs such other duties as incident to his/her office or are entrusted to him/her by the Operation Manager



PERFORMANCE APPRAISAL