



**COOPERATIVE ALLIANCE FOR RESPONSIVE ENDEAVOR
MUTUAL BENEFIT ASSOCIATION, INC.**



CODE OF CONDUCT AND ETHICS

Overview

Cooperative Alliance for Responsive Endeavor Mutual Benefit Association, (CARE MBA), Inc. is creating social value by providing microinsurance products and services that reaches members of cooperatives, Micro Finance Institutions and organized groups in the province of Quezon and nearby provinces in Region IV A. It also serves the Bicol Region in Sorsogon province last year 2019. Since year 2009, CAREMBA is gradually being recognized as one of the active partner as microinsurance provider in the province of Quezon.

This Code of Ethics attributes our Association's core values and philosophy of success for its members, Board of Trustees, Management and Staff. All CAREMBA's members, leaders and employees must whole heartedly comply with this Code of Conduct and Ethics.

1. CORE VALUES

CARE MBA always aims to perform duties by embracing the following core/operating Values:

- Commitment
- Honesty
- Teamwork
- Service Oriented and
- God Fearing

Commitment: CAREMBA dedicates itself and compromises to our partners and creates a strong relationship for the benefit of both parties. Our Association is committed to a common goal: to give the best of service to our members.

Honesty: Honesty builds trust in the entire Association and boost confidence in leadership and self-esteem to employees. CARE MBA is transparent in all our products and services dealings that make us stand-out among the rest. Faithfulness and openness to our partners and reliable services is our promise to each of our members.

Teamwork: CARE MBA works as a team, working to achieve a common goal enables us to accomplish deadlines and tasks faster than doing it individually. Our partners, members, Board of Trustees, Management and Staff are working together as a whole team; we treat each other as a vital part of our Association.

Service Oriented: CARE MBA focuses on our members needs; we responds to their immediate needs quickly and efficiently. Example given is we don't let our members wait when it comes to their benefits claims; we comply with the 1-3-5 day's mantra but sometimes less than the aforementioned given time, as long as our members complied with the required documents needed. Our members are important to us and we value them more than anything else.

God fearing: Most of all, our Almighty God is the most important. CARE MBA's Board of Trustees, Management and Staff respect, awe and submits to our Almighty God, with his Grace and Guidance everything is possible. We surrender everything to Him and He leads the way in order for us to deliver the best of service to our partners and members.

2. PHILOSOPHY OF SUCCESS

CARE MBA serves its members with “**FAITH**”

- Fairness
- Accountability
- Integrity
- Transparency and
- Humility

Fairness: CARE MBA treats our members fairly, without any discrimination and judgment. The value of fairness is treating all our members equally and applying the same service to all of them.

Accountability: CARE MBA accepts responsibility; we focus on our members needs. From the start of our Association in 2009, our main goal is to give a reasonable service to our members, since day one up to now, our Association is very much accountable to all of our members.

Integrity: We serve our partners and members with integrity, moral principles and moral uprightness. By being committed to them, our product and services will give them a lifetime security and protection.

Transparency: Transparency in service best describes our commitment to our members. By providing access to information, such as our website, face book account, seminars, trainings and area visitations, our partners and members can directly ask questions to us. During our Annual General Assembly Meeting, members are part of our decision making and they can suggest ideas to us. Transparency is indeed a key to an open relationship with our partners and members.

Humility: Lastly, serving our members with humility and humbleness is one of the reasons why CARE MBA becomes a household name in the MI-MBA industry. Through our ten years of operations, we spend time listening to our partners and members and we seeks feedbacks from them in regular basis. We are grateful that through thick and thin they are always there to support us.

3. GOOD CORPORATE GOVERNANCE

CARE MBA’s Board of Trustees, Management and Staff and General Membership are committed to the principles and best practices of good corporate governance including, transparency, accountability and security. Leaders and employees of CARE MBA are disciplined and committed; fairness is also being practiced inside and outside of our Association. We provide the processes, rules and regulations to our partners and members with regards to financial and operations of our Association. Right now, we are performing the Corporate Social Responsibility or the Social Responsibility to the Community. We aim to contribute to societal goals and charitable natures by engaging or supporting and volunteering to our linkages to be socially accountable to our members and the public. CARE MBA also accepts feedbacks and opinions from our stakeholders because it will serve as guide in the attainment of our Corporate Goals.

4. ETHICS COMMITTEE

CARE MBA Board of Trustees shall create an Ethics Committee consisting of three members, whose main functions are monitoring of compliance, reviewing of disciplinary actions, and make recommendations to the Board about how to effectively handle employee problems or the like. The Ethics Committee must ensure to comply with all legal requirements when enforcing company policies. The Board must ensure that Ethics Committee is composed of persons with high principles, experience in handling complaints and well respected by CAREMBA members. They shall meet at least twice a year to perform their duties and responsibilities.