



MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC.

MANUAL OF ADMINISTRATIVE PROCEDURES

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I. SELECTION, HIRING, AND PROMOTION

The General Manager does the selection, hiring, and promotion of employees of the MBC-MBA with the approval of the Board of Trustees. Administrative Officer, Chief Accountant, however, may make recommendations, which shall be given utmost consideration.

A. RECRUITMENT AND SELECTION PROCEDURE

1. Requirements/Supporting Documents

- a. Personal Data Sheet
- b. ID Picture
- c. Transcript of School Records
- d. Medical Certificate
- e. NBI Clearance
- f. Certification of Good Moral Character from Previous Employers
- g. Recommendations from Citizens of Good Moral Standing in the Community

2. General Procedure

- a. Applicants will undergo appropriate examinations and interviews and may give actual demonstrations, depending on the position applied for.
- b. Interviews may also be conducted by the immediate superiors of positions applied for.
- c. Each hired employee shall undergo a trial period of two weeks, after which he shall be on probation for three months or more, depending on his performance, which his immediate superior shall evaluate. His superior and the General Manager shall recommend to the President a change in his employment status to regular.

B. PROMOTION PROCEDURE

1. Requirements/Supporting Documents

- a. Performance Appraisal Report
Written Recommendation by the General Manager or Unit Head, as the case may be.

2. General Policy and Guidelines

Promotion is the advancement of an employee from one position to another, with increased duties and responsibilities and a corresponding salary increase. The Magdiwata Basic Care

– Mutual Benefit Association, Inc. (MBC-MBA) shall promote employees based on intensive selection and evaluation. Candidates who are next in rank or not may be considered for promotion. They must meet the following requirements:

a. Performance - Must have at least a Very Satisfactory Rating during the last two rating periods. Great weight shall be given to performance evaluation.

b. Education and Training - These refer to the educational background and completed training programs or scholarships relevant to the responsibilities of the position to be filled.

c. Experience and Accomplishments - These include occupational history, work experience, awards, and outstanding accomplishments worthy of special commendation.

d. Physical Characteristics and Personality Traits - These refer to the physical fitness, attitudes, and personality traits of the candidate, which may have a bearing on the position to be filled.

e. Potential- This refers to the indicators of the capability of the individual to assume higher-level responsibilities, such as human relations, leadership, and strategic planning.

General Procedure

- a. The manager informs the Human Resource Development (HRD) Unit of the vacant position. He may recommend qualified candidates from his unit.
- b. HRDU notifies all units regarding the opportunity for promotion.
- c. Candidates submit requirements for evaluation.
- d. The President evaluates the merits of recommendations and appoints a selected employee to the position.

I. PERSONNEL POLICIES, STANDARD OFFICE PROCEDURES AND EMPLOYEE DISCIPLINE

A. Working Hours

The regular working hours for monthly salaried employees are 40 hours per week. The regular lunch break is from 12:00 noon to 1:00 PM and is not part of the working time. A fifteen-minute break in the morning and another in the afternoon shall be allowed during office hours. However, since the MBC-MBA is a public service institution and has extensive activities for our society's lower sectors that require immediate attention, standard schedules may not be appropriate. In these cases, a work schedule and breaks may be arranged with immediate superiors.

B. Timekeeping Regulations

Employees are encouraged to make it a habit to be punctual for their scheduled work reporting times. It is a must for all employees to be at their assigned jobs and ready to work when their workday begins.

All employees required to time in and time out on a daily time record are ordered to do so promptly, accurately, and honestly.

Excessive unexcused time, tardiness, and absences shall be subject to penalties and salary deductions under existing regulations and may be grounds for dismissal.

C. Standard Office Procedures

1. All employees are expected to perform their duties with diligence. They must strive to meet the association's work standards. It is also expected that they complete their work assignments within the time prescribed by their superior.
2. Everybody is expected to report to work promptly. Arrangements for working hours are made with and approved by the General Manager, as the case may be.
3. All employees are required to be in proper attire at all times. Thus, walking shorts, slippers, tight pants, sleeveless or spaghetti-strapped dresses, tube blouses, or any provocative outfit are prohibited in the workplace. MBC-MBA IDs must be worn at all times.
4. The offices and surroundings must be kept tidy. Files and records should be in their proper places at the end of the day.
5. The telephone should be used only for official business and emergencies.
6. All association equipment and tools should not be used for personal purposes. They should not be taken out of the office premises without approval from the President or the General Manager.

D. Staff Performance Evaluation

A periodic review of employees' performance shall be undertaken to maintain a satisfactory standard of service for each employee's particular job. The result of this review shall be used to determine promotion, merit increase, placement, reduction in force, and determination of requirements for training programs and personnel development.

An employee shall be rated by his immediate superior, who evaluates how he met his required performance targets and on the critical factors of job performance. The superior writes down his comments on the employee's strengths and weaknesses, recommends training in specific areas, and proposes that the employee be promoted or assigned to other jobs.

E. Termination of Employment and Employee Discipline

To create rules and regulations on employee discipline to conform with provisions of the Labor Code, as amended, and to regulations issued by the Department of Labor and Employment, the following rules and regulations on employee discipline are hereby promulgated to cover all MBC-MBA employees, superseding previous rules and regulations on the subject:

The provision of law sought to be implemented by the following rules and regulations refers to Article 283 of the Labor Code, which states: “An employer may terminate employment without a definite period on any of the following just causes:”

- a. The closing or cessation of operations by the establishment or enterprise, or when the employer has to reduce his workforce by more than half due to serious business reversal, unless the closing is for circumventing provisions of the Labor Code
- b. Serious misconduct or willful disobedience by the employee of the orders of his employer or representatives in connection with his work or employment
- c. Gross and habitual neglect of duties by the employee
- d. Fraud or willful breach by the employee of the trust reposed in him by his employer or his representative
- e. Commission of a crime or offense by the employee against the person of his employer or any immediate member of his family or representative
- f. Other causes of termination analogous to the foregoing:
 - a. Voluntary resignation
 - b. Abandonment of office
 - c. Termination for cause, lay-off, suspension
 - d. Physical disability
 - e. Reduction in force/retrenchment
 - f. Unsatisfactory service during probation
 - g. Expiration of the term of the contract
 - h. Dismissal
 - i. Death

F. Grounds and Penalties for Employee’s Misconduct

1. Serious Misconduct

a. Fighting and Quarreling

- i. The offense of fighting consists of challenging a superior, co-employee, or member or client to fight and/or inflicting upon him any physical injury.

Penalty: First Offense-dismissal after due process

- ii. The offense of quarreling consists of vexing, annoying, and picking up quarrels with co-employees, members/clients, and visitors.

Penalty: First offense – written warning; dismissal for second offense

Second offense - dismissal after due process

b. Intoxication

- i. This offense consists of drinking intoxicating liquor during work hours or reporting for duty under the influence of liquor or alcohol

Penalty: First offense- written warning or dismissal for second offense

Second offense- dismissal after due process

c. Gross discourtesy, insolence, disrespect, and insulting behavior

- i. This offense consists of the use of profane, insolent, and abusive language addressed to a superior, a co-employee, a client, or a visitor, while on duty or inside the office premises

Penalty: First Offense- written warning or dismissal for second offense

Second Offense- dismissal after due process

2. Willful Disobedience of Association's Rules, Regulations, and Instructions

a. Insubordination

- i. This offense consists of willful and intentional disregard by an employee of the lawful and reasonable instruction(s) of his superiors, communicated to him by the latter.

Penalty: First Offense – written warning of dismissal for second offense

Second Offense – dismissal after due process

b. Violation of Rules and Regulations

For purposes of defining this offense, the following existing rules and regulations are hereby reiterated:

i. Excessive absences

Day-to-day absences exceeding 5 working days in a calendar year without cause and satisfactory evidence of cause shall be considered excessive. However, it should not be

construed to include authorized leave of absence (vacation) and sick leave, provided satisfactory proof of sickness is given.

ii. Conflict of interest

An employee shall not engage in transacting personal business during office hours with co-employees, clients, or visitors, including the sale of goods or services or the lending of money.

iii. Gambling, betting, or taking part in any game of chance while on the office premises or property. Gambling and betting undermine an individual's moral, social, and economic well-being. A game of chance may involve playing cards, Chinese cubes, dice, coins, horse racing, cock fighting, etc., in which stakes or the risk of money or other valuables is involved, and the result of the game depends on chance or hazard.

iv. Excessive tardiness

Employee tardiness affects the efficiency of any work group and should therefore be subject to disciplinary action. Habitual tardiness shall be considered as being late in reporting for duty in one's work area without justifiable reason, a frequency of 5 times or more within a calendar month or exceeding a total of 30 minutes, whichever comes first. For this purpose, a month will be chosen to coincide as closely as possible with the opening and closing pay periods.

v. Wasting time or loitering while on duty

Every employee is accountable to their superior for their whereabouts during working hours or while they are on duty. Wasting time or loitering while on duty includes, but is not limited to:

- Being an area where an employee has no legitimate business
- Being in his authorized area but not doing anything useful in the accomplishment of his job
- Taking more than the allotted time for lunch or coffee break

3. Gross and Habitual Neglect of Duties

a. Unauthorized absence

An employee who is absent for more than 5 continuous working days without having advised the office either by telephone, telegram, mail, or personal message is considered to have abandoned his job and is dismissed as of the last day he worked. Such an employee is automatically dropped from the payroll, and no further compensation, for any reason, will be paid beyond the last day he worked.

Penalty: Dismissal as provided therein, or for non-continuous working days

First Offense – written warning or dismissal for second offense

Second Offense – dismissal after due process

b. Abandonment of employment

Any employee authorized to go on leave who fails to return to work without notice to his superiors shall, after a lapse of five (5) days from the date of his scheduled return, be considered as having abandoned his work.

Penalty: Dismissal after due process

c. Gross negligence in the care of association property

Gross negligence is committed when an employee having in his custody any association property, i.e., a workstation, seriously destroys or causes damage to said property.

Penalty: Dismissal after due process

d. Neglect of duty

Each employee is expected to carry out their assigned duties precisely and correctly. Neglecting one's duty is a serious infraction.

Penalty: Action depending on the gravity of the offense

Faulty or careless work

All employees are expected and required to perform their work with at least the normal efficiency. Total inefficiency or a decrease in any employee's efficiency disrupts the harmony of work in any organization and contributes to poor service to the institution's clients. Signs of total inefficiency or a decrease in efficiency below average levels shall render the employee liable for disciplinary action.

Penalty: First Offense – written warning

Second Offense – written warning of dismissal

Third Offense – dismissal after due process

3. Fraud or any other Willful Breach of Trust

a. Unauthorized use of association facilities and/ or equipment

The use without proper authorization and permission of any association facility and/or equipment for personal purposes is prohibited.

Penalty: First Offense – written warning

Second Offense – written warning of dismissal

Third Offense – dismissal after due process

b. Theft or other unauthorized appropriation of association property

Stealing or attempting to steal is illegal and will not be tolerated, regardless of the value of the property involved.

Penalty: Dismissal after due process

c. Shortage in money accountability

Any employee with property accountability must keep an accurate record of the property entrusted to them. Any unexplained shortage after an inventory of his accountability is an offense.

Penalty: Dismissal after due process

d. Revelation by an employee of confidential matters or information

An employee participating in or present in any high-level discussions of association plans and policies shall keep his knowledge of these matters to himself and shall not, without authority, reveal the same to others.

Penalty: Dismissal after due process

e. Falsification of work reports

Any employee tasked with preparing special reports and making reports at regular intervals who knowingly falsifies said reports, resulting in prejudice to the association, commits an offense.

Penalty: First Offense – written warning or dismissal for second offense

Second Offense – dismissal after due process

4. Commission of Crimes

When an employee commits any of the following classes of crimes punishable under the penal laws of the Philippines, and his guilt is evident:

- a. When the criminal offense, regardless of its character, affects any of the interests of the association; and
- b. When the offense, although not directly affecting the interests of the association, is serious enough to show a lack of fitness or qualification of the employee.

Penalty: Dismissal after due process

5. Analogous Cases

- a. Multiple misconduct

When an employee, within the space of six months, commits three or more of the offenses provided herein with penalties short of dismissal, they commit multiple instances of misconduct.

Penalty: Dismissal after due process

- a. Carrying firearms, explosives, incendiary materials, and other deadly weapons inside the association premises unless otherwise authorized by the Management, employees are not permitted to carry inside the association premises firearms, explosives, incendiary materials, and other deadly weapons

Penalty: First Offense – written warning or dismissal for second offense

Second Offense – dismissal after due process

- b. Illegal possession or use of any prohibited drug while on the job or the association premises

Prohibited drugs include all kinds of narcotics, barbiturates, and mind-bending drugs such as opium derivatives, LSD, morphine, marijuana, shabu, etc., the use of which is prohibited or regulated by existing laws except by certain authorized persons (under a doctor's orders). Illegal or unauthorized possession or use of any prohibited or regulated drug while on the job or within the association premises is strictly prohibited.

Penalty: Dismissal after due process

- c. Sabotage of association property, tampering, defacing, damaging, or destroying association and/or employee property, either willfully or through negligence.

Tampering, defacing, damaging, or destroying association property or co-employees' property through abuse or vandalism, whether willfully or through negligence, will not be tolerated.

Penalty: First Offense – one (1) week suspension and written warning of dismissal for the second offense

Second Offense – dismissal after due process

d. Immorality

Immorality committed by an employee interfering with the performance of his duties or causing harm to the employer's business, or having a tendency to cause such harm, is a punishable offense.

Penalty: Dismissal after due process

e. Having a contagious or communicable disease and not reporting it to the management

The health of employees is of prime importance. Periodic physical and medical examinations, as required by public health rules and regulations, should be an integral part of personnel management. One purpose of these examinations is to ascertain which employees are suffering from contagious or communicable diseases so they can receive the necessary treatment to prevent the spread of such ailments to co-workers. An employee, therefore, who contracts any disease should immediately report to his superior so that the employee may be referred to a physician for examination and treatment. Failure to do so would entail disciplinary action.

Penalty: Action depending on prevailing circumstances

G. Procedure for Imposition of Penalties

- a. As soon as the offense is discovered, the superior of the erring employee shall submit a written report to the General Manager
- b. Within a reasonable period from receipt of such report, the Manager shall furnish the offending employee copies of the report and/or affidavit or sworn statements, and instruct the employee to submit within 24 hours from receipt of said charge(s), a written explanation and/or request for a formal investigation of the charge(s).

When the offense charged carries the penalty of dismissal, the Manager shall notify the employee in writing and conduct a formal investigation, giving the employee every opportunity to confront witnesses against him, cross-examine them, and present witnesses in his defense. Notes of the proceedings shall be taken.

- c. Decision shall be rendered in writing by the Manager. In cases where the imposed penalty is dismissed, the proceedings shall be reviewed by the President, who may affirm or modify the penalty; until such review is completed, the penalty outlined in the Manager's decision shall be implemented. Should the dismissal decision be affirmed, the Manager shall advise the employee in writing of his dismissal, with the President's attestation.
- d. Decisions by the General Manager imposing penalties lower than dismissal may, on request of the erring employee, be appealed to the President, whose decision shall be final.

OTHER TERMINATION OF EMPLOYMENT

Termination of employment due to causes other than employee misconduct shall be governed by the Labor Code, as amended, and the implementing rules and regulations issued by the Department of Labor and Employment.

III. Grievance Procedure

The Grievance Procedure is intended to promote smooth, wholesome, and desirable employee relations at MBC-MBA. This is aimed at preventing employee discontent and dissatisfaction, with a view to improved performance, efficiency, and public service.

1. The employee presents his complaint either orally or in writing to his immediate superior.
2. The Superior informs the complainant of his decision within three (3) days from the date of presentation of such complaint.
3. The superior may bring all parties face to face to thresh out the cause or causes of the complaint. Discussion must be held in a quiet or secluded place for privacy. At the end of the discussion, the Superior must be prepared to give their position accurately and objectively. His decision may not be given right away; however, it should be made within three (3) days of the complaint's presentation.
4. If the complainant is not satisfied with the decision of the immediate superior, the case may be brought to the Board of Trustees.
5. The President shall review the issues involved and resolve such complaint or grievance within five (5) days from receipt thereof. The President's decision shall be final and must be executed, provided that no petition for reconsideration has been filed within five (5) days after the parties involved receive the decision. Only one petition for reconsideration shall be allowed.

IV. Whistleblower Policy

I. INTRODUCTION

The Magdiwata Basic Care-Mutual Benefit Association, Inc. is a socially responsible institution that adheres to universal standards for social performance management, promoting fairness, transparency, and the protection of members and employees. The association is committed to upholding the highest standards of professionalism, honesty, integrity, and ethical behavior, and to developing a culture where everyone feels safe despite any challenges.

This Whistleblower Policy is issued to guide employees in reporting suspected violations, misconduct, concerns, and controversies involving the association or its employees that may significantly impact the association's operations and reputation. This policy encourages all employees to disclose allegations without fear of retaliation or unjust reprimand responsibly.

Reportable incidents referred to in this policy are violations or commission of illegal activities articulated in the association's Code of Conduct and actions considered serious misconduct. Any other cases not included in the association's code of conduct

will be entertained, as long as they negatively affect the association directly or indirectly, as determined by the association.

Cases covered by this policy shall be treated differently from the grievance procedure established by the association, as the whistleblower may not be involved in the investigation or required to provide further information once the report is received. He may not be required to face the person/s allegedly committing violations or involved in the serious misconduct reported. Offending parties, however, will be given adequate opportunities to defend themselves.

II. PROCEDURE

A. Reporting of Violations/Incidents

1. An employee who has a reportable incident shall submit a written report to their immediate superior and shall sign said report. Anonymous reports will not be entertained.
2. Reports should include full details of alleged violations/misconduct, with corresponding supporting documents.
3. Whistleblowing should be done in good faith. Allegations made in bad faith may result in disciplinary action against the whistleblower.
4. In case an employee prefers to give their report orally, a witness will be required, preferably the HR Associate or any disinterested party within the organization. Discussions will be recorded and signed by everyone present during the report.

B. Investigation/Validation of Reports

1. If the case reported involves financial irregularities, the Internal Auditor shall investigate the concerned person's violation. Other issues shall be validated by the HR associate in coordination with any disinterested party within the organization.
2. All investigations shall be conducted discreetly and professionally, taking into consideration the preference of the whistleblower for his identity to be disclosed or not.
3. Existing laws, policies and procedures shall be observed in the conduct of investigations to ensure fair and reasonable evaluation of violations or misconduct reported against anybody.

C. Handling of Information

1. All reports on violations, as well as gathered and validated information relative to the reported incidents, shall be handled in confidence and shall not be improperly revealed. All records and reports shall be under the custody of the HR associate.
2. Concerned persons, employees and non-employees, shall be informed of the findings of the investigations.

3. Resolution/s to the findings will be based on the evidence gathered. They shall be taken care of by responsible officers depending on the nature of the case, i.e., by the General Manager, the President, or the Board of Trustees.
4. Irresponsible handling of information may result in disciplinary action.

III. WHISTLEBLOWER RECOMPENSE & PROTECTION

1. No acknowledgment of the whistleblower will be issued to protect his identity if he wishes to remain unknown. Otherwise, recognition of his contribution to correcting misconduct may be appropriately given.
2. A whistleblower will not be subject to any adverse disciplinary action in relation to the misconduct being reported in which he may be involved, provided he has the least participation, and his intention is apparently for the sake of the institution and its interests. However, he will not be protected from his misconduct, which is unrelated to the case he reported as a whistleblower.
3. An employee who is proven to have knowingly made false accusations against anybody in relation to the association and under this policy shall be subject to disciplinary action after due process.

VI. Code of Conduct of Employees

1. The relationship between employees is based on respect, teamwork, and openness. Dialogues and staff meetings are encouraged to strengthen horizontal and vertical communications.
2. Participation in the association-sponsored functions and extended official activities is required of all employees. Inability to do so on some occasions may be allowed, as long as prior permission of the immediate superior has been secured.
3. MBC-MBA upholds decency and high moral standards. Acts of immorality are subject to sanctions and are grounds for dismissal.
4. Alcohol and prohibited drugs, smoking, and gambling are not allowed within the premises of the association at all times. Offenders are subject to disciplinary action and may be dismissed depending on the gravity of the offense.
5. Each employee represents the association when dealing with the general public. He is, therefore, expected to be courteous at all times.
6. Honesty is expected of everyone in the custody and disposition of supplies, office equipment, use of time, handling of money, and other valuable articles owned by the Magdiwata Basic Care-Mutual Benefit Association, Inc.
7. Suppliers, contractors and other outside parties should be dealt with on a professional level. Fair and just treatment should be strictly observed at all times.
8. Employees must be discreet in handling confidential data. All classified correspondence and records must be kept under lock and key to prevent leakage and untimely disclosure of confidential information.
9. The association presumes that all information submitted by each employee for record purposes is true and correct. Gross misrepresentation of facts about personal and professional data is subject to disciplinary action and may be grounds for dismissal.
10. Employees are expected to be knowledgeable about their assigned tasks and are on alert for better ways of doing things. Dependable employees perform their jobs as well as they can and finish them on time.

VI. Employee Benefits

A. Leave of Absence

1. Vacation Leave

- e. An employee who has rendered a continuous, faithful and satisfactory service to the association for one year shall be entitled to fifteen (15) days' vacation leave with pay every year of service thereafter, exclusive of Saturdays, Sundays and Public Holidays.
- f. An employee shall not be granted a leave of absence without pay in excess of one year. He will be automatically separated from the service if he fails to return to duty at the expiration of one year from the effective date of such leave. He should, however, be notified in writing, one month before the expiration of the leave, with a warning that if he fails to report for duty on said date, he will be dropped from the service.
- g. Application for leave for employment in private or government office, either inside or outside the country, shall not be allowed.
- h. Vacation Leave in excess of thirty (30) days shall require a Certificate of Clearance from all Money and Property Accountabilities.

Operating Procedure:

- 1. An employee files a leave application in duplicate at least three (3) days before the intended leave of absence.
- 2. The General Manager approved the leave application.

2. Sick Leave

- a. An employee who has rendered one year of continuous, faithful, and satisfactory service to the association shall be entitled to fifteen (15) days' sick leave with pay every year of service, exclusive of Saturdays, Sundays, and Public Holidays.
- b. Sick leave application must be filed immediately upon the return of the employee from such leave.
- c. Sick leave over five (5) days, or if authorities doubt the employee's claim of ill health, requires a medical certificate.
- d. Unused sick leave is convertible to cash and may be received by the employee upon his request at the end of the calendar year.

Operating Procedure:

- 1. An employee files a sick leave application in duplicate immediately upon return from leave.
- 2. The General Manager signs the application for approval.

3. Maternity Leave

A married female employee of MBC-MBA is entitled to Maternity Leave.

Operating Procedure:

1. Employee files a leave application in duplicate a month before the intended leave.
2. The General Manager approves the leave application.
3. Upon return of the employee from such leave, she shall bring the following documents:
 - Medical Certificate
 - Birth Certificate

4. Terminal Leave

An employee is entitled to commutation and payment of the monetary value of vacation and sick leave to his credit, as well as gratuity, upon retirement, resignation, or separation from the service through no fault of his own. Payment of gratuity shall be in accordance with the guidelines set by the Board of Trustees.

Operating Procedure:

1. Employee files application for terminal leave in duplicate and with the following documents:
 - Complete Service Record
 - Clearance from Money and Property Accountability
 - In case of resignation, the employee's letter of resignation
2. The immediate superior recommends approval of the Terminal Leave Application
3. The President approves the leave application
4. Commutation of sick leave and computation of gratuity shall be prepared for payment
5. Release of payment for retirement/separation pay

B. 13th Month Pay, SSS, PhilHealth, Pag-ibig

All regular employees shall be given the 13th-month pay, SSS, PhilHealth, and Pag-IBIG benefits, as required by law.

C. Retirement/Pension Plans for Officers and Employees

MBC-MBA will provide retirement plans for employees who have served the association for at least five years on regular status. The plans shall be paid solely by the association, and the amount will depend on the employee's age. Each plan will be based on the gratuity pay plan for employees upon their retirement from work with the association.

Retirement plans require approval by the Board of Trustees at its regular meeting, upon the President's recommendation.

D. Gratuity Pay Plan

Employees who will resign but have worked with the association for some time shall be entitled to the following gratuity pay for every year of service:

Less than five years of service	-	None		
> 5 - 10 Years	-	25% of last monthly pay		
>10 - 15 Years	-	50%	“	“
>15 - 20 Years	-	75%	“	“
>20 Years	-	100%	“	

ANNEX 1

STATEMENT OF DUTIES AND RESPONSIBILITIES

A. Board of Trustees

1. The President shall preside at all meetings of the Board of Trustees and during the annual members' meeting or as provided in the association's by-laws.

B. President

The President shall be the Chief Executive Officer of the association and shall exercise the following functions:

- a.) to preside in all meetings of the members of the association.
- b.) to execute all resolutions of the Board of Trustees.
- c.) to be charged with directing and overseeing the activities of the association.
- d.) to submit 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

- e.) association for the fiscal year under her term.
- e.) to represent MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC. in all functions and proceedings;
- f.) to appoint, remove, suspend, or discipline employees of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC., prescribe their duties, and determine their salaries subject to confirmation by the Board of Trustees;
- g.) to execute on behalf of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC. All contracts, agreements, and other instruments affecting the interest of said association may require approval of the Board of Trustees unless otherwise directed by the Board.
- h.) to perform such other duties as are incident to his office or are entrusted to them by the Board of Trustees.

C. Vice-President – The Vice-President, if qualified, shall exercise all powers and perform all duties of the President during the absence or incapacity of the latter and shall perform duties that the Board of Trustees may assign.

D. Secretary

The Secretary shall have the following specific powers and duties:

- a.) to give all notices required by these by-laws and keep the minutes of all meetings of the members and the Board of Trustees in a book kept for the purpose.
- b.) to keep the seal of the association and affix such seal to any paper or instrument requiring the same.
- c.) to have custody of the members' register and the correspondence files of the association.
- d.) to certify to such corporate acts, countersign corporate documents or certificates, and make reports or statements as may be required of them by law or by government rules and regulations;
- e.) also perform all such other duties and work as the Board of Trustees may from time to time assign to them.

E. Treasurer - The Treasurer shall have the following duties:

- a.) to keep full and accurate accounts/records of the receipts and disbursements of MAGDIWATA BASIC-MUTUAL BENEFIT ASSOCIATION, INC.
- b.) to take and have custody of, and be responsible for, all the funds, securities, bonds, and certificates of title of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC.
to deposit in the name of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC., in such banks as may be designated from time to time by the Board of Trustees, all the money, funds, securities, bonds, and similar valuables belonging to said association which may come under his control.
- c.) to prepare an annual statement showing the financial condition of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC., and such other financial reports as the Board of Trustees or the President may from time to time require.

- d.) to prepare such financial reports, statements, certifications, and other documents that may, from time to time, be required by government rules and regulations and to submit the same to the proper government agencies.
- e.) to pay all authorized expenses by check and effect petty cash payments by policies and procedures approved by the Board of Trustees.
- f.) to assist management in the retrieval of all receivables of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC. from whoever they may be due;
- g.) to prepare and submit to the Board of Trustees for consideration and approval the annual budget on or before its regular meeting;
- h.) to ensure that all expenditures are duly authorized and are in the best interest of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC.;
- i.) to post a bond in such amount as may be required by the Board of Trustees;
- j.) to suspend or withhold payments of accounts incurred not by the policies of the Board of Trustees or which are otherwise irregular or improperly authorized; and
- k.) to perform such other duties as may be assigned by the President, the General Manager, and the Board of Trustees.

F. General Manager. - The General Manager shall be in charge of the day-to-day operations of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC. and exercise the following functions:

- a.) to supervise and manage the business affairs and activities of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC. under the direction of the President and the Board of Trustees;
- b.) to implement the administrative and operational policies of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC.;
- c.) to oversee the preparation of the budgets and the statements of accounts of the association;
- d.) to coordinate 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;
- e.) to coordinate with the different standing committees of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC.;
- f.) to conduct 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 MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC.;
- g.) to perform other duties and responsibilities assigned by the President and the Board of Trustees;
- h.) to attend and render a report in the monthly meeting of the Board of Trustees.

G. Administrative Officer – The Administrative Officer shall have the following functions and duties:

- a.) to assist the General Manager in the administration of personnel and personnel matters;
- b.) to take charge of janitorial, messenger, and security/personnel;
- c.) to assist the General Manager in the supervision of the storage and disposition of supplies to prevent wastage, spoilage, and pilferage;
- d.) to advise management on the improvement of procurement methods and procedures to ensure that purchases of supplies and materials are based on the actual needs of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC. and that MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC. obtains the best products/services at the most reasonable price;
- e.) to perform such other duties as may be assigned to them by the General Manager and the Board

of Trustees.

H. Chief Accountant – The Chief Accountant shall have the following duties and responsibilities:

- a.) to supervise accounting personnel in recording day-to-day business transactions in the different books of accounts and to prepare summaries thereof which reflect the current status of its funds;
- b.) to certify all disbursements as to appropriations, legality, and propriety of supporting documents, and proper classifications of account codes;
- c.) to suspend or withhold payments of accounts incurred not by the expressed policies of the Board of Trustees or which are otherwise irregular or improperly authorized;
- d.) to provide the Board of Trustees and all departments with prepared cost or expense analysis, performance analysis, and other statistical data, and to recommend measures in pursuance of the policy of fiscal restraint in all matters requiring financing;
- e.) to prepare and submit to the Board of Trustees a monthly financial statement of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC. in cooperation with the Treasurer;
- f.) to prepare and submit to the Board of Trustees quarterly and annual balance sheets of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC., with all necessary supporting schedules, in cooperation with the Treasurer;
- g.) to help facilitate and expedite payments of all claims, deaths, loans, and other benefits due to members and hereby maintain the good name and reputation of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC. in meeting its obligations with the least delay;
- h.) to call the attention of the Board of Trustees to payments of accounts incurred not by its policies and to recommend appropriate rules and regulations to improve accounting and operating practices of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC., and to perform other duties as may be assigned by the President, the General Manager and the Board of Trustees.

I. Auditor - The Auditor shall have the following duties and responsibilities:

- a.) to audit the books and records of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC. from time to time to establish the authority and propriety of payments made and to verify the correctness of the same to the Board of Trustees;
- b.) to audit the financial transactions and operating practices of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC. and certify to the correctness of the annual financial reports of the Treasurer and/ or Chief Accountant;
- c.) to adopt a system of pre-audit and post-audit of payments to review and pass upon the propriety of payments to be made or made by MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC., and withhold or suspend payment thereof when appropriate;
- d.) to check and review the utilization or disposition of consumable assets and equipment of MAGDIWATA -MUTUAL BENEFIT ASSOCIATION, INC., with a view to maximizing their utilization and avoiding wastage and pilferage;
- e.) to recommend measures or changes in the financial policies, system, or procedures of MAGDIWATA BASIC CARE-MUTUAL BENEFIT ASSOCIATION, INC. to maximize its income, reduce its expenditures, and improve its services to its members; and
- f.) to perform other duties as may be assigned by the President, the General Manager, and the Board of Trustees.

H. Claims Officer – The Claims Officer has the following duties and responsibilities:

- a. Providing advice on making a claim and the processes involved;
- b. Processing new insurance claims notifications;
- c. Collecting accurate information and documents to proceed with a claim; analyzing a claim made by a policyholder;
- e. Identifying reasons why full payment may not be made;
- f. Ensuring fair settlement of a valid claim;
- g. Ensuring the customer is treated fairly and that the customer receives excellent service by the association's guidelines;
- h. To perform other duties as may be assigned by the President, the General Manager, and the Board of Trustees.

I. CASHIER

- a. He/she shall be the custodian of the funds and securities of the association. They shall account for all funds to and from depository banks.
- b. He/she shall keep and control all accountable forms.
- c. He/she shall maintain and keep currently posted the following record of accounts:
 - a. Cashbook/ blotter
 - b. Checks and Other Cash Items (COCI) register
 - c. Register of Accountable Forms
- d. He/she shall verify all tickets passed for the day.
- e. He/she shall see to it that before payments of any salary are made, the personnel receiving remuneration are duly appointed by the Board, have rendered services for the period indicated, and have signed the payroll.
- f. He/she shall prepare the Cashier's Proof Sheets, tickets, and other pieces of original entries covering his/her c
- g. Ash transactions for the day, which should be forwarded to the Chief Accountant once accomplished. The cashier shall also prepare the cashier's blotter, instead of the Cashbook, to be filed under his/her control in chronological order, with the latest on top.
- h. He/she shall attend to other matters concerning association operations which may be assigned by the Board of Trustees or the Manager from time to time.

J. Management Information System Personnel

- a. Assists with creating specifications for system and software upgrades and supervises the installation of new systems.
- b. May extend to developing training programs for personnel on system features, supervising programmers, and data processing personnel.
- c. Typically works 40 hours a week but can be on 24-hour calls for emergencies.
- d. They can be required to make off-site visits regarding systems and information systems operations connected with the company or organization.

e. To provide support and assistance for staff in dealing with problems and faults on computer systems, liaising with the responsible staff when necessary.

f. To assist in the identification and production of management information and statistics for management, including the appropriate analysis and production of reports as required.

g. Performs related work as assigned.