



Introduction

MAA Group Berhad ("MAAG" or the "Company") takes pride in its CSR initiatives. MAAG develops policies that integrate responsible practices into its daily business operations.

A business plan, embedded into one's work culture, reflecting the organisational values and objectives through strategic CSR application, builds a sustainable and profitable future in the marketplace, the environment, the workplace and the community.

CSR in the Marketplace

MAAG is a strong believer in ethics and integrity. We encourage transparency and ethical procurement practices that safeguard the interests of our stakeholders. We believe in acting responsibly through delivering quality products that are of value for money and meeting the demands of customers. By embedding CSR practices into our business strategies, we have the opportunity to continually affect change, increase profitability and provide new options for business investment while minimising the impact on the environment.

CSR and the Environment

Whilst the day-to-day business operations at MAAG are not industrial in nature, the Company has always adopted a green policy which reduces overall waste. MAAG is committed to carrying out business processes that minimise the use of resources.

CSR within the Workplace

MAAG places high commitment towards the well-being and future of our employees who are regarded as the greatest asset of the Company.

We have developed a safe, healthy and hospitable working environment which nurtures the personal growth of our employees.

Our initiatives include;

1. Health, Safety and Employee Welfare

Our Occupational Safety & Health (OSH) team looks into all aspects of office safety and health, and organises activities compliant with the Department of Occupational, Safety and Health (DOSH) regulation standards. We believe it is important to provide our employees with access to crucial information for precise decision-making with regards to their health and safety. In 2012, MAAG conducted a special in-house workshop, "City Survival Training for Ladies" to equip female employees with the right knowledge and techniques to defend themselves in the event of a crime. A total of 51 female employees attended this workshop.

2. Staff Training

Training and development is an essential tool in any organisation. A highly motivated, skilled and qualified workforce is the key to success. At MAAG, staff training is designed to suit each level within the organisation; from clerical to senior management staff.

The various types of employee training modules that cover specific topics include;

- Leadership and management skills
- Information Technology
- Industrial and industry training
- Technical training

CORPORATE SOCIAL RESPONSIBILITY

(continued)



3. Agent and Advisor Training

Training is also extended to our Consultants and Unit Trust Advisors, who we believe, form a vital part of our company. The training conducted is crucial in enhancing their professionalism; ensuring they remain industry-competitive. Working hand-in-hand with our Advisors, we develop practical signature courses that are educational to enhance their individual potential and growth.

Seminars, conferences and training programmes focusing on product knowledge, sales, selling skills, compliance, underwriting and claims procedures, leadership development and agency management are either conducted in-house or through a professional trainer for our Consultants. We are also, in continuous collaboration with LIMRA International and Centre for Research and Training (CERT) in developing all our training modules and materials in order to ensure the quality of our training programmes.

4. Staff Benefits

Rewarding our staff through incentives, company benefits and career advancement opportunities have always been the Company's priority. In 2012, a total of RM583,182.63 was spent on staff retirement gratuity and training.

5. Long Service Awards

The Long Service Awards ceremony is held biannually to recognise and express appreciation to employees who have completed five or more years of service with MAA and its subsidiaries. For the year 2012, 29 participants who had completed five to ten years of service and 59 participants who had completed 15 to 30 years of service were awarded with the Long Service Awards. Awards in the form of cash incentives and mementos were distributed.

CSR within our Community

MAAG plays a positive role in society through various programmes that benefit the local community. The following are our corporate responsibility initiatives;

1. MAA Medicare Kidney Charity Fund ("MAA Medicare")

From its humble beginnings 18 years ago at a shop lot in Jalan Ipoh, equipped with just 7 machines and caring for 20 patients, MAA Medicare has grown by leaps and bounds to become the second largest dialysis provider in Malaysia, caring for 810 patients in 12 centres across the country. The nerve centre of MAA Medicare is the Secretariat Office, located at the 2nd Floor, Wisma MAA Medicare in Jalan Ipoh, Kuala Lumpur.

To date, all patients are taken care of with the assistance of 12 visiting nephrologists, 105 nursing staff and a management team of 20; providing highly subsidised dialysis treatment and medical expertise to patients. Patients have access to a total of approximately 200 dialysis machines which they depend upon three times a week, for up to 4 hours per session.

Some of the recent activities and fundraising events of MAA Medicare are;

- “Celebrate Life” Charity Climb – Patients, staff and volunteers scaled Broga hill to celebrate life and raised RM11,000.00
- Malaysia Fundraising Awards Gala Dinner 2012 – MAA Medicare was the First Runner-up for the Malaysian NGO Awards
- SP Setia Foundation donated a 12-seater Pergio van worth RM78,500.00 to MAA Medicare’s Centre in Jalan Bangi
- MAA Medicare donated T-shirts and school supplies to 260 children of patients
- MAA Medicare established two new medically-equipped dialysis centres in Kajang and Kota Bharu
- Received a donation of 19 dialysis machines from caring Malaysians

2. The Budimas Charitable Foundation (“Budimas”)

Budimas was incorporated in 1952 with the sole purpose of providing guidance and funding in support of the welfare and well-being of orphans and underprivileged children in Malaysia. The Foundation supports more than 600 orphaned and underprivileged children in 12 charitable homes nationwide, including Sabah and Sarawak. Budimas also manages two homes of its own; Orion I and II in Petaling Jaya.

In 2012, some of the charitable events were;

- Budimas 8th Annual Charity Raffle raised RM475,000.00
- The co-branding of Budimas and MBF Cards raised RM271,000.00
- Budimas’ Direct Debit Donor Programme raised RM8,725,000.00
- Budimas’ Direct Mail Appeal raised RM174,000.00
- OCBC Cycle Malaysia selected Budimas as one of its three charity participants and raised RM25,000.00 for the foundation
- Majlis Berbuka Puasa where ‘Duit Raya’ and gifts were distributed to the children
- Hosted a Christmas Party at The Budimas Orion Home and presented goodie bags
- The Budimas Orion children were treated to a day of fun at Pusat Sains Negara

3. Seribu Kenangan

Since 2009, MAA Takaful has joined forces with MAA Medicare to organise the “Seribu Kenangan bersama MAA Takaful”. This is an initiative which involve the children of patients at MAA Medicare. The children drew festive greeting cards which were later distributed to friends, agents and policy holders at MAA Takaful.

The colourful cards that were specially designed for festive occasions such as Hari Raya, Chinese New Year, Deepavali and Christmas captured the hearts of everyone. In recognition of these young talents, MAA Takaful turned Seribu Kenangan into a drawing contest and children whose drawings were shortlisted received cash vouchers and gifts.

4. Donations for Charitable Causes

MAAG believes in aiding other charitable causes which will benefit the local and international community. In 2012, RM71,970.00 was extended as donations and sponsorships for the following causes;

- Paediatric Department of University Malaya Medical Centre – RM25,000.00
- Malaysian Paediatric Foundation – RM10,000.00
- Islamic Fashion Festival (IFF) London 2012 – RM24,445.00
- Kejohanan Golf Amal Pendidikan Anak-Anak Yatim – RM1,000.00
- Cycling Expedition in aid of MAA Medicare Kidney Charity Fund (MAAKL) – RM5,000.00
- T-Shirts for participants of The 29th Kiwanis Treasure Hunt 2012 – RM6,525.00

