

## Introduction

As a responsible corporate entity, MAA Group Berhad ("MAAG" or the "Company") takes pride in its CSR initiatives. We are continuously developing new and improved policies that incorporate responsible practices into our daily business operations.

We believe that an organisation's values and objectives are witnessed through its strategic CSR applications which in turn, builds a sustainable and profitable future in the marketplace, the environment, the workplace and the community.

# CSR in the Marketplace

MAAG encourages transparency and ethical procurement practices that preserve the interests of our stakeholders. We believe in acting responsibly by delivering quality products that are of value for money and by meeting the demands of customers. By ingraining CSR practices into our business strategies, we now have the opportunity to continually affect change, increase profitability and provide options for business investments.

## **CSR** and the Environment

Whilst our day-to-day business operations are not industrial in nature, the Company has always embraced a green policy which reduces overall waste. MAAG is committed to operating in a manner that minimises the use of the earth's resources.

### **CSR** within the Workplace

MAAG is committed towards the well-being of our employees; regarded as the Company's greatest assets. We have developed a safe and healthy working environment that 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. Aligned with this, the Company implemented a Safety Policy on 1st January 2013 with the objective of introducing a safe working culture and providing a safe working environment to all employees.

Some of the activities conducted by MAAG's OSH team include; health talks on the importance of health screening, reducing the risk and early detection of breast cancer, nutrition and fatigue management; fire drill pre-exercise briefing; blood donation drive and city survival training.

## 2. Staff Training

Training and development are essential learning tools in any organisation. A highly motivated, skilled and qualified workforce is the key to success. At MAAG, staff training is designed to suit various levels 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 and technical training.

#### 3. Agent and Advisor Training

We have always extended training to our Consultants and Unit Trust Advisors, who we believe, are essential in our Company. These specific trainings are vital in enhancing their professionalism; ensuring they remain industry-competitive and knowledgeable. Working hand-in-hand with our Advisors, we have developed many practical signature courses to enhance one's individual potential and growth.

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.

#### Staff Benefits

Rewarding our staff through incentives, company benefits and career advancement opportunities have always been the Company's priority. In 2013 alone, a total of RM1,897,599.00 and RM345,675.00 were spent on staff retirement gratuity and training respectively.

#### 5. Long Service Awards

The Long Service Awards ceremony is held to recognise employees who have completed five or more, years of service with MAAG and its subsidiaries. In 2013, 68 employees who had completed 5 to 10 years of service and 18 employees who had completed 15 to 30 years of service, received their awards and tokens in the form of mementos and cash.

### Gymnasium and Exercise Classes

A healthy mind and body contributes to a productive workforce. MAAG recognises the importance of maintaining a healthy work-life balance and has taken the initiative to provide our employees with fitness facilities at a subsidised cost.

## **CSR** within our Community

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

MAA Medicare Kidney Charity Fund ("MAA Medicare")

MAA Medicare opened its doors to the public in 1994 to provide treatment to needy kidney patients. The organisation presently has 12 centres throughout Malaysia, with over 220 dialysis machines, caring for more than 820 patients, all of whom have been pre-screened, as needy individuals. From 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.



Some of the activities and fundraising events of MAA Medicare were;

- Roche Children's Walk raised RM33,628.00 in aid of MAA Medicare
- Received a 12-seater van donation worth RM88,000.00 from Chemstation Asia
- "Celebrate Life 2" Patients, staff and volunteers scaled Broga Hill to raise funds for growing number of kidney patients and the Patient Welfare Fund at its Klang Valley centres
- Received dialysis machines and medical equipment donated by Global Minerals (Sarawak), SP Setia, Amcorp Properties Berhad and Jazzercise Malaysia
- "Jazzercise Malaysia Sweat 2 Smiles 2013" Raised RM70,000.00 to upgrade MAA Medicare's dialysis centres in Penang, Kelantan, Pahang and Selangor
- Organised "Dress Down Day", a campaign in aid of World Kidney Month
- "Walk a Mile With Me 2" A collaboration between MAA Medicare Johor Bahru (1 and 2) and Johor Bahru Lions to raise funds for kidney patients who receive treatment at MAA Medicare

### The Budimas Charitable Foundation ("Budimas")

Budimas was incorporated under the Trustees Act 1952 and is under the royal patronage of DYMM Seri Paduka Baginda, Raja Permaisuri Agong. Budimas supports more than 860 orphaned and underprivileged children in 14 charitable homes throughout the country, under the Budimas Home Charity Fund.

The Budimas Food Charity Fund provides breakfast to 2,530 underprivileged school children in 48 schools across five states in Malaysia (i.e. in Selangor, Kuala Lumpur, Malacca, Negeri Sembilan and Pulau Pinang).

The Budimas Education Charity Fund, launched in November 2013, focuses its efforts to provide rural children with the means for quality education and learning. Its pioneer library project is being constructed in Kg. Bukit Kepong, Port Dickson and is expected to be completed in 2014.

In 2013, some of the activities and fundraising events of Budimas were;

- Budimas' Direct Debit Donor Programme raised RM7,700,000.00
- Budimas' Direct Debit Mail Appeal raised RM62,000.00
- OCBC Cycle Malaysia selected Budimas as one of its three charity participants for the OCBC Cycle Malaysia Corporate Charity Challenge 2013 which raised RM25,000.00 for the foundation
- Genting Group donated RM30,000 to Budimas at the Genting Group Chinese New Year Luncheon
- The children of Budimas Orion were treated to a day of fun activities whilst being educated on "Going Green" organised by Shalini Ganendra Art Foundation
- Received a donation of RM100,000.00 from KYB-UMW Malaysia Sdn Bhd as part of their Caring and Sharing programme
- Serta International (M) Sdn Bhd donated 100 pillows and 30 mattresses for the new Budimas home as part of their CSR programme
- Launched the Budimas Education Charity Fund followed by a book auction which raised RM62,500.00
- Joined forces with Big Bad Wolf Books under their Red Readerhood programme which garnered 14,000 brand-new books for Budimas' four new rural library projects
- Mamee and Shell's joint partnership selected Budimas from a shortlist of charities and raised RM12,800.00 for the foundation
- Budimas 9th Annual Charity Raffle raised RM440,246.00



#### 3. Donations for Charitable Causes

MAAG believes in aiding other charitable causes which will benefit the local and international community. In 2013, RM95,300.00 was extended as donations for the following;

- Dress Down Day in aid of MAA Medicare RM5,000.00
- Baktisiswa Faculty of Medicine University Malaya 2013 RM15,000.00
- Sentul Race Series RM15,000.00
- Islamic Fashion Festival (IFF) Paris RM5,000.00
- OCBC Cycle Malaysia (Corporate Charity Challenge) RM5,000.00
- St John's School Magazine Advertisement RM500.00
- Philippine Red Cross, GMA Kapuso Foundation and ABS-CBN Foundation in aid of Typhoon Haiyan Relief RM49,800.00

MAA Takaful Berhad contributed a total of RM95,000.00 for the following;

- Wakaf Contribution to Bank Muamalat RM50,000.00
- Zakat Contribution in aid of the flood victims in Kuantan, Pahang RM10,000.00
- Islamic Fashion Festival (IFF) Paris RM10,000.00
- MAA Medicare for Greeting Cards RM20,000.00
- Dress Down Day in aid of MAA Medicare RM5,000.00

MAAKL Mutual Bhd contributed a total of RM16,115.00 for the following;

- Dress Down Day in aid of MAA Medicare RM5,000.00
- Kelab Angsana for Family Day Programme RM1,000.00
- Kiwanis Treasure Hunt T-shirts RM5,115.00
- Islamic Fashion Festival (IFF) Paris RM5,000.00