

Complaints Handling Policy

Document History

Version	Date	Description	Next Review
1	13/5/2024	Created and updated as per ACFID requirements	Before annual board meeting

Introduction

FAIRACTION International is committed to fostering a culture of openness and accountability. Recognizing the importance of feedback, we ensure that anyone – whether they are beneficiaries, partners, employees, or stakeholders affected by our operations – can comfortably raise concerns or complaints. This policy outlines our approach to managing complaints effectively and transparently, ensuring that all parties involved have a clear understanding of the process and trust in its integrity.

Our organization values every piece of feedback as a crucial opportunity for improvement. By enabling a systematic, structured, and fair handling of complaints, we aim to maintain high ethical standards and enhance the quality of our work. This commitment is fundamental to our mission of delivering sustainable solutions in water infrastructure and reflects our dedication to respecting the voices of the communities and individuals we serve. This policy is integral to our governance framework, ensuring all complaints are addressed promptly and are used constructively to refine our operations and approaches.

Purpose

The purpose of the Complaints Handling Policy at FAIRACTION International is multifaceted:

- **Empowerment:** Enable all stakeholders, including staff, management, contractors, volunteers, and partners, to raise concerns or feedback related to our operations in a structured and secure manner.
- **Protection:** Provide mechanisms that allow individuals to report anonymously or confidentially to protect their identity and personal safety.
- **Transparency and Accountability:** Establish a clear, documented process that ensures all complaints are handled with the utmost professionalism and thoroughness. This process includes recording and tracking all complaints to maintain organizational accountability.
- **Responsiveness and Adaptation:** Implement a tiered classification system to address complaints based on their severity, ensuring appropriate and timely responses. Provide guidance and support for matters outside this policy's scope through proper referral to specialized channels or external agencies.
- **Integration:** This policy is part of a broader governance framework and should be read and implemented in conjunction with other relevant FAIRACTION policies, such as child protection, anti-money laundering, and whistle-blower policies.

Scope

This policy covers a wide range of FAIRACTION's operational aspects and stakeholders:

- **Applicability:** It applies to all FAIRACTION International staff, volunteers, partners, and any individual or entity associated with or impacted by our projects and operations. This includes direct operations and activities managed by our subsidiary, Fairaction Nigeria.
- **Inclusivity:** The policy is inclusive, covering complaints from all levels within and connected to the organization, ensuring everyone has the right to voice concerns.
- **Comprehensiveness:** Complaints may relate to any aspect of our operations, including but not limited to issues of child safeguarding, sexual exploitation, abuse and harassment (SEAH), organizational misconduct, and breaches of ethical conduct.
- **Exclusions and Referrals:** For complaints that fall outside the direct scope of this policy or require specialized intervention, clear guidelines are provided for referral to the appropriate internal or external bodies.

Principles

The Complaints Handling Policy of FAIRACTION International is grounded in the following core principles:

- **Accessibility:** We ensure that our complaints handling process is easily accessible to everyone, regardless of their location or the nature of their engagement with our operations. This includes providing multiple channels for lodging complaints, such as online forms, email, telephone, and in-person options, each clearly detailed in our communications and on our website.
- **Transparency:** From the moment a complaint is received until its resolution, the process will be conducted in an open manner. Complainants will receive timely updates about the status of their complaints and will be fully informed of the outcomes and the steps taken to resolve their issues. Documentation and explanations will be provided to ensure that the process is understandable and transparent.
- **Confidentiality:** Protecting the privacy and security of all parties involved in a complaint is paramount. Information related to a complaint will be handled discreetly and shared only with those individuals who are directly involved in investigating and resolving the issue. We are committed to maintaining confidentiality to foster trust and encourage the reporting of concerns without fear of reprisal.
- **Responsiveness:** All complaints received by FAIRACTION International will be addressed promptly and thoroughly. We are committed to acting swiftly to resolve issues, recognizing that timely responses are crucial to effective complaint management. Our policy includes specific timelines for acknowledging, investigating, and responding to complaints to ensure they are dealt with efficiently.
- **Accountability:** Continuous improvement is a key aspect of our approach to handling complaints. We regularly monitor and review the effectiveness of our complaints handling process and make necessary adjustments to enhance it. This includes tracking the outcomes of complaints, evaluating our responsiveness, and integrating lessons learned into our operational practices to better serve our stakeholders and enhance our impact.

Complaint Handling Process

Safe and Discrete Contact Points

FAIRACTION International recognizes the importance of providing secure and confidential means for all stakeholders to voice their concerns or lodge complaints. To facilitate this, we

have established multiple contact points in both Australia and Nigeria, ensuring that stakeholders can reach us safely and discreetly. These contact points are designed to protect the identities and sensitive information of the complainants while allowing them to communicate their issues effectively.

Contact Points Include:

- **Email:** An easily accessible, 24/7 option for stakeholders to submit their complaints electronically. This method ensures a timestamped record of the complaint and allows for a detailed description of the issue.
 - **Address:** complaints@fairaction.ngo
- **Phone:** Direct communication lines staffed by our senior management personnel who can offer immediate assistance and guidance on the complaints process. These lines are operational during business hours to ensure responsiveness.
 - **Australia:** [+61 431 610 479]
 - **Nigeria:** [+234 703 632 2916]
- **Physical Locations:** For stakeholders preferring in-person communication, meetings can be scheduled by emailing or calling us. A time and location for the complaint meeting will be provided. Alternatively, letters can be sent to our address at:
 - **Australia:** Level 13, 333 George St, Sydney NSW 2000, Australia
 - **Nigeria:** 2A Epapa Adegbayi Ogungbade, Ibadan Oyo State, Nigeria

Each of these contact points is designed to ensure confidentiality and ease of access, allowing stakeholders to choose the method most suitable for their needs while ensuring their safety and privacy.

Information Dissemination

FAIRACTION International commits to ensuring that all stakeholders are fully informed about the procedures for reporting and managing complaints. Our approach emphasizes clarity, accessibility, and inclusiveness in communication to guarantee that every stakeholder, regardless of their location or language proficiency, understands how to access our complaint mechanisms.

Key Strategies for Information Dissemination Include:

- **Clarity and Accessibility:** All materials related to the complaints process are designed to be clear and concise. We avoid technical jargon and use plain language to

ensure that our procedures are easily understandable.

- **Translations:** Recognizing the diverse linguistic backgrounds of our stakeholders, particularly in regions like Nigeria where multiple languages are spoken, we provide translations of all complaint handling and reporting information into the primary languages of the communities we serve. This ensures that non-English speakers can access this vital information in their first language.
- **Multiple Media Formats:** To accommodate various needs and preferences, information is disseminated through multiple media, including printed leaflets, posters, digital content on our website, and social media posts. This multi-channel approach helps to reach a broader audience and caters to different accessibility needs.
- **Community Engagement:** We conduct regular community meetings and workshops in the areas where we operate. These sessions are used to explain our complaint handling process, answer any questions, and directly engage with the community. This face-to-face interaction helps to build trust and ensures that community members feel comfortable using our complaint systems.
- **Staff and Partner Training:** We ensure that all FAIRACTION staff and partners are well-trained on the details of the complaints handling process and are equipped to disseminate this information accurately and effectively. Regular training sessions are held to keep all personnel updated on any changes or improvements to the process.
- **Feedback Mechanisms:** To assess the effectiveness of our information dissemination strategies, we implement feedback mechanisms that allow us to gather insights on how well stakeholders understand the information provided. This feedback is used to continually refine our communication methods.

Consideration for Vulnerable Groups

FAIRACTION International recognizes the importance of adapting our complaints handling process to be inclusive and sensitive to the needs of the most vulnerable, minority, and disadvantaged stakeholders within the communities we serve. Our approach is designed to ensure that these groups can participate fully and confidently in our complaints process, knowing that their specific needs are considered and respected.

Key Adaptations Include:

- **Additional Support for Complaint Submission:** We provide tailored support to help vulnerable groups articulate their complaints. This includes the availability of support personnel who can assist in drafting complaints, interpreting services for non-native speakers, and visual aids for those with limited literacy. This support is provided confidentially to protect the identities and sensitive information of the complainants.

- **Ensuring Privacy and Security:** Recognizing that vulnerable groups might be hesitant to come forward due to privacy concerns, we ensure that all complaints are handled with the highest level of confidentiality.
- **Adjusting Processes for Accessibility:** At FAIRACTION, we prioritize making our processes accessible to all stakeholders. Our team is readily available to provide in-person assistance, ensuring that anyone can navigate our complaint process with ease and comfort. Additionally, we can adjust our communication methods to meet the specific needs of stakeholders, whether through visual aids, simplified language, or direct assistance from our team.
- **Cultural Sensitivity:** Our staff are local experts who possess a deep understanding of the communities we serve. This local knowledge equips them to naturally appreciate and respect the cultural nuances and specific needs of minority and disadvantaged groups. Their expertise fosters an environment of trust and understanding, enabling them to interact effectively and respectfully with all stakeholders.
- **Extended Timelines:** Where necessary, we provide extended timelines for complaint resolution to accommodate the needs of vulnerable groups who might require more time to navigate the process or gather necessary documentation.
- **Feedback and Adaptation:** We continuously solicit feedback from vulnerable groups to assess how effectively their needs are being met through our complaints process. This feedback is used to make ongoing adjustments and improvements to ensure that our approach remains sensitive and responsive to their needs.

Reporting Breaches to ACFID

FAIRACTION International is committed to upholding the highest standards of conduct as set out by the Australian Council for International Development (ACFID). In instances where stakeholders believe there has been a breach of the ACFID Code of Conduct by our organization, they have the right and are encouraged to report these concerns directly to the ACFID Code of Conduct Committee.

Procedures and Contact Details for Reporting Breaches:

- **Initial Advice:** During the initial stages of a complaint process, all stakeholders, especially complainants, are informed about the possibility of escalating a complaint to the ACFID Code of Conduct Committee if they are unsatisfied with the resolution or handling of the complaint by FAIRACTION, or if they believe the complaint directly pertains to a breach of the ACFID Code.
- **Contact Information for ACFID:** Stakeholders wishing to make a direct complaint to ACFID can do so by contacting the ACFID Code of Conduct Committee through

the following channels:

- **Email:** main@acfid.asn.au
- **Phone:** +61 2 6285 1816
- **Mail:** ACFID Code of Conduct Committee, Private Bag 3, Deakin ACT 2600, Australia
- **Procedure for Filing a Complaint:**
 - **Documentation:** Complainants are advised to document their complaint in detail, outlining the perceived breach and any relevant interactions with FAIRACTION that relate to the breach.
 - **Submission:** Complainants should submit their documentation directly to the ACFID Code of Conduct Committee using the provided contact details. They may also include any correspondence or outcomes related to the complaint handled by FAIRACTION as part of their submission.
 - **ACFID Review:** The ACFID Code of Conduct Committee will review the submission, conduct an investigation if necessary, and respond to the complainant with their findings and any actions taken.
- **Support for Complainants:** FAIRACTION commits to supporting stakeholders in the process of escalating their complaints to ACFID. This includes providing assistance in understanding the procedures and ensuring that all relevant information and documentation are available for an effective review by ACFID.

Triage System for Serious Incidents

FAIRACTION International employs a robust triage system designed to quickly classify and prioritize serious incidents reported through our complaint mechanisms. This system is crucial for ensuring that incidents posing immediate risks to individuals or significantly impacting our operations are handled with the urgency and sensitivity they require.

Key Components of the Triage System Include:

- **Initial Assessment:** Upon receipt of a complaint, it undergoes a preliminary assessment to determine its nature and severity. This assessment is carried out by trained personnel who are skilled in recognizing the signs of serious incidents, such as threats to personal safety, severe ethical breaches, or significant operational disruptions.
- **Classification:** Complaints are classified into categories based on their severity:

- **Level 1 (Critical):** Immediate danger to life, severe legal or ethical violations, or significant financial impact. These complaints require urgent attention and are escalated directly to senior management and relevant authorities if necessary.
 - **Level 2 (High):** Serious concerns that do not pose immediate danger but require prompt resolution to prevent escalation. These are prioritized for rapid response.
 - **Level 3 (Moderate):** Issues that impact individual or small groups and need resolution but are less urgent. These are scheduled for timely review and action.
 - **Level 4 (Low):** General feedback and minor issues that can be addressed in a routine manner without immediate escalation.
- **Escalation Procedures:** Based on the classification, complaints are escalated according to a predefined protocol:
 - **Critical and High-Level Complaints:** These are immediately escalated to senior management and the appropriate committees or boards within FAIRACTION. If necessary, external authorities such as local law enforcement or regulatory bodies are also notified.
 - **Moderate and Low-Level Complaints:** These are handled through standard operational channels, with designated teams responsible for investigating and resolving the issues.
 - **Safety and Security Measures:** Throughout the triage process, the safety and security of the complainant and any individuals involved are prioritized. Measures are taken to protect their identity and provide support, such as counseling or legal assistance, especially in sensitive cases.
 - **Timely Response:** The triage system ensures that all complaints, especially those classified as critical or high, receive a response and are acted upon within stipulated timeframes to mitigate risks and address concerns effectively.
 - **Monitoring and Feedback:** The effectiveness of the triage system is regularly monitored, and feedback is solicited from users to continuously improve the process. This includes reviewing how incidents are classified and escalated and the outcomes of such actions.

Referral Process for Out-of-Scope Complaints

FAIRACTION International recognizes that some complaints we receive may fall outside our direct scope of influence or operational policy. To ensure that these complaints are still addressed appropriately, we have established a comprehensive referral process that guides complainants to the correct external agencies or organizations better suited to resolve their issues.

Key Elements of the Referral Process Include:

- **Initial Assessment:** Every complaint received is first assessed to determine whether it falls within the scope of our operational and policy framework. This assessment helps identify complaints that pertain to external entities such as other NGOs, government bodies, or private sector organizations.
- **Information Provision:** If a complaint is identified as out-of-scope, the complainant is promptly informed about this determination. Clear explanations are provided as to why FAIRACTION International cannot address the complaint within its own processes.
- **Guidance on Appropriate Referral Channels:** Complainants with out-of-scope complaints are guided on how to proceed by providing them with information about the appropriate external agencies or organizations. This includes:
 - Contact details of relevant bodies that are better positioned to handle the complaint, such as other non-governmental organizations, regulatory authorities, or governmental departments.
 - Suggestions on how to contact these bodies, which might include phone numbers, email addresses, or physical addresses.
 - Advice on the type of information and documentation that might be required by these external bodies to effectively process the complaint.
- **Support Through the Process:** While FAIRACTION does not handle these complaints directly, we ensure that complainants receive sufficient support to make their referral as seamless as possible. This support might include helping them prepare the necessary documentation or explaining the typical procedures followed by the external agencies.
- **Follow-Up:** Although the complaint is referred to an external agency, FAIRACTION maintains a follow-up protocol to inquire about the progress of the complaint, ensuring that it is being addressed. This step is taken to ensure that the complainant does not feel neglected and to monitor the effectiveness of the referral process.

- **Continuous Improvement:** Feedback from complainants about the referral process is actively sought and used to refine and enhance the procedure. This ensures that FAIRACTION remains responsive and adaptive to the needs of all stakeholders, even when their issues fall outside our direct purview.

Assistance and Referrals for Survivors

FAIRACTION International recognizes the critical importance of providing comprehensive support to survivors of misconduct. Our commitment extends beyond the immediate handling of complaints to ensure that survivors receive necessary and appropriate assistance that addresses their medical, social, legal, and financial needs.

Comprehensive Support Services Include:

- **Medical Assistance:** Immediate and ongoing medical care is critical for survivors, particularly in cases involving physical harm or sexual misconduct. FAIRACTION will facilitate access to medical professionals who specialize in caring for survivors of abuse. This includes arranging for immediate health checks, ongoing treatment, and counseling services.
- **Social Support:** The impact of misconduct can be deeply traumatic, affecting survivors' social and psychological wellbeing. FAIRACTION will provide access to counseling and support groups that help survivors navigate their recovery. This support also includes services tailored to the needs of children and families affected by misconduct.
- **Legal Assistance:** Navigating the legal implications of misconduct can be daunting for survivors. FAIRACTION will assist survivors in accessing specialized legal counsel to understand their rights and, if they choose, to pursue justice. This includes help with filing police reports, preparing for court cases, and understanding the legal landscape related to their case.
- **Financial Support:** Misconduct can often leave survivors facing unexpected financial burdens, from medical bills to legal fees. FAIRACTION will ensure that survivors have access to financial assistance to help alleviate these burdens. This may include direct financial aid, assistance with insurance claims, or help in securing government and other supports.

Referral Process:

- **Identification of Needs:** Once a complaint involving misconduct is verified, FAIRACTION works closely with the survivor to assess their specific needs.
- **Referral to Specialists:** Based on the assessed needs, survivors are referred to appropriate service providers within our network. These providers are vetted to ensure

they meet our high standards for care and confidentiality.

- **Follow-Up and Ongoing Support:** FAIRACTION remains actively involved with the survivor's journey, providing follow-up support to ensure that they are receiving the help they need and adjusting referrals as circumstances change.

Staff Preparedness and Training:

- All FAIRACTION staff are selected for their empathy and professionalism, which are crucial for handling sensitive situations. They bring a wealth of experience and inherent understanding that enables them to provide immediate assistance and guide complainants to appropriate resources for further support. Additionally, staff are trained to handle sensitive situations with empathy and professionalism. They are equipped with the knowledge and tools needed to provide immediate assistance and make appropriate referrals for further support.

Documented Investigation Procedure

FAIRACTION International is committed to a thorough and transparent investigation of all complaints, particularly those involving misconduct. Our documented investigation procedure is designed to be both rigorous and sensitive, ensuring that all parties are treated fairly while also safeguarding the privacy and dignity of complainants and survivors.

Key Elements of the Investigation Procedure Include:

- **Record Keeping:** Every complaint received is recorded in a secure organizational database. These records include details of the complaint, steps taken during the investigation, and the outcomes. Maintaining these records ensures that we have a comprehensive history of the incident for accountability, future reference, and analysis to improve our processes.
- **Confidentiality and Privacy:**
 - **De-identification of Information:** To protect the privacy of individuals involved, particularly in sensitive cases, we offer the option to de-identify the information related to complaints. This means removing or altering personal identifiers in records, which can be requested by the complainant or automatically implemented in certain circumstances.
 - **Secure Handling of Information:** All information collected during the investigation process is handled with the utmost confidentiality. Access to these details is restricted to individuals directly involved in the investigation or decision-making process.

- **Investigative Steps:**
 - **Initial Assessment:** Upon receiving a complaint, an initial assessment is conducted to determine the credibility and severity of the allegation.
 - **Formal Investigation:** If the complaint warrants further action, a formal investigation is initiated. This involves gathering evidence, interviewing witnesses, and consulting with legal and human resources experts as necessary.
 - **Outcome Determination:** Based on the evidence collected, the investigation team determines the outcome of the complaint. Possible actions can include disciplinary measures, policy changes, or other appropriate responses.
- **Communication with Complainants:** Throughout the investigation process, complainants are kept informed of the progress and outcomes of their complaints. They receive updates at key stages, and upon conclusion, a detailed explanation of the findings and any actions taken.
- **Review and Oversight:** To ensure the integrity of the investigation process, each step is subject to review by an oversight body within FAIRACTION. This oversight helps prevent bias and ensures that investigations are conducted according to organizational standards and legal requirements.
- **Training for Investigators:** Investigators will be trained in handling complaints sensitively and effectively. This training will include instruction on privacy laws, interview techniques, and impartiality.

Policy Accessibility

FAIRACTION International understands the importance of making our Complaints Handling Policy easily accessible to all stakeholders. Ensuring that this critical information is visible and straightforward to find supports our commitment to transparency and accountability.

Strategies for Enhancing Policy Visibility and Accessibility:

- **Website Placement:**
 - **Footer:** A permanent link to the Complaints Handling Policy is included in the footer of every page on our website. This ensures that no matter where stakeholders are on our site, they can quickly access the policy without needing to navigate back to the homepage.

- **General Policy Page:** In addition to specific placements, the Complaints Handling Policy is also available on the general policy page where all organizational policies are listed. This page is designed for easy navigation, allowing stakeholders to understand the context of various policies and how they interconnect.
- **Mobile Accessibility:** Recognizing the increasing use of mobile devices, our website is optimized for mobile access. This ensures that stakeholders can access the Complaints Handling Policy easily from smartphones and tablets, facilitating access from virtually anywhere.
- **Downloadable Formats:** The policy is available for download in PDF format, which stakeholders can save for offline access. This is particularly useful for individuals who may wish to review the details at their convenience or need to access the policy in environments with limited internet connectivity.
- **Regular Updates:** The accessibility features and locations of the policy on our website are regularly reviewed and updated to ensure they continue to meet the needs of our stakeholders. Feedback on the accessibility of our policy is actively sought and used to make continuous improvements.

Responsibilities

Management Responsibilities

The successful implementation of the Complaints Handling Policy hinges on the proactive and diligent efforts of FAIRACTION International's management team. Their responsibilities include:

- **Awareness and Understanding:** Management must ensure that all staff, volunteers, and stakeholders are fully aware of the Complaints Handling Policy and understand the procedures involved. This includes disseminating policy documents and hosting informational sessions regularly.
- **Training and Support:** Providing comprehensive training to staff on how to handle complaints effectively is crucial. This training covers aspects such as communication skills, empathy, privacy protection, and the technical aspects of documenting and resolving complaints. Management is also responsible for ensuring that ongoing support is available to staff as they handle complex or sensitive complaints.
- **Monitoring and Review:** Regular monitoring and review of the policy's implementation are essential to ensure its effectiveness. Management should conduct

periodic audits to assess compliance and gather feedback to improve the process. This also includes updating the policy as necessary to adapt to new challenges or feedback from stakeholders.

Staff Responsibilities

Staff at all levels play a key role in the everyday implementation of the Complaints Handling Policy. Their responsibilities include:

- **Awareness and Understanding:** Every staff member must be familiar with the Complaints Handling Policy and understand their role within these procedures. Staff should know how to access the policy and whom to approach for guidance when needed.
- **Professional Handling of Complaints:** Staff are expected to handle all complaints in a professional, respectful, and timely manner. This involves listening actively to the complainant, maintaining neutrality, and ensuring that all interactions are conducted with respect for the dignity of the complainant.
- **Supporting Complainants:** Staff must provide necessary support to complainants throughout the complaints process. This includes guiding them through the process, keeping them informed of the progress of their complaint, and ensuring they understand the outcomes and reasoning behind decisions made.

Monitoring and Review

FAIRACTION International is committed to maintaining the highest standards of accountability and responsiveness in our Complaints Handling Policy. Regular monitoring and review are critical to achieving this goal, ensuring that our policy and procedures continue to align with best practices, legal requirements, and the evolving needs of our stakeholders.

Key Aspects of the Monitoring and Review Process Include:

- **Audits and Assessments:** Audits will be conducted to evaluate the effectiveness and efficiency of the complaint handling process. This will help us identify any gaps or areas for improvement in our procedures and practices.
- **Stakeholder Feedback:** Integral to our review process is the inclusion of feedback from stakeholders. This feedback is collected through various channels, such as direct interviews, and during community engagement sessions. Stakeholder input provides valuable insights into how the policy is perceived and its practical impact on the

community.

- **Compliance Checks:** Checks will be conducted to ensure that the Complaints Handling Policy remains compliant with all relevant local and international standards and regulations. This includes aligning with standards set by bodies such as the Australian Council for International Development (ACFID) and adhering to legal requirements in the countries where we operate.
- **Policy Updates:** Based on the findings from audits, feedback, and compliance checks, necessary updates are made to the policy and procedures. This may involve refining the complaint handling process, enhancing privacy protections, or updating training materials for staff.
- **Documentation and Transparency:** All changes and updates to the policy are well-documented and communicated transparently to all stakeholders. Documentation includes reasons for changes, expected impacts, and how the changes aim to improve the complaint handling process.
- **Training and Communication:** Post-review, updates and changes are communicated to all staff and stakeholders. Training sessions are conducted to familiarize staff with the updated procedures and ensure consistent implementation across the organization.
- **Engagement with External Experts:** Occasionally, external experts such as legal advisors, compliance specialists, or consultants in organizational ethics will be engaged to provide an objective review of the policy. Their expertise will help ensure that our policy meets or exceeds industry standards and best practices.

Conclusion

At FAIRACTION International, we understand that an effective Complaints Handling Policy is crucial for maintaining trust and integrity within the communities we serve and among our stakeholders. This policy reflects our commitment to transparency, accountability, and continuous improvement in every aspect of our operations.

We encourage all stakeholders to engage with us openly, and we commit to addressing each complaint with the seriousness and respect it deserves. Our comprehensive approach to handling complaints ensures that every voice is heard, every concern is addressed, and every opportunity for improvement is seized.

As we move forward, FAIRACTION International remains dedicated to refining our complaints handling process, guided by the feedback from our stakeholders and the evolving landscape of our operational environments. We are committed to learning from each experience to enhance our effectiveness and impact in the communities we serve.

By adhering to this policy, we reinforce our dedication to ethical practices and our resolve to be a responsible and responsive organization. We are grateful to our stakeholders for their trust and engagement, which are invaluable in our continuous pursuit of excellence and integrity.