





Ethics Policy Turkish Grameen Microfinance Program (TGMP)

Guiding Principle:

The employees of Turkish Grameen Microfinance Program (TGMP) will demonstrate the highest levels of integrity, truthfulness, and honesty in order to uphold both personal and corporate reputations and to inspire confidence and trust in their respective actions. The company will conduct its business in a competent, fair, impartial, and efficient manner.

Environmental Standard:

TGMP is committed to providing a safe and a healthy working environment for all of its employees both on and off its sites. There is a programme of regular health and safety audits and safety training. TGMP applies its health standards to all employees at all sites.

Working Standard for the Employees of TGMP:

All employees are treated with dignity and respect with equal employment opportunities given to all irrespective of their race, religion, gender, sexual orientation, marital status, family status, age, or national origin. Employees are offered a safe and a healthy workplace and TGMP will not tolerate any form of harassment.

Clients of TGMP:

TGMP will take all reasonable care to avoid misleading statements, concealment, and overstatement in all of its advertising and public statements. It will seek to build long term partnerships with its customers by being honest and straightforward in its dealings at all times. It will respect the confidentiality of any information that it might obtain in relation to its customers.







Suppliers to TGMP:

Suppliers will be chosen on the basis of factors such as price, quality, delivery, service, and integrity. The choice of suppliers of TGMP will be made objectively. Honesty and openness will be paramount in the company's dealings with its suppliers.

Competitors of TGMP:

TGMP will compete vigorously and lawfully and will not compete unfairly with others. It will not seek to damage the reputation of its competitors either directly or by implication.

TURKISH FOUNDATION FOR WASTE REDUCTION MICROCREDIT CENTER (Turkish Cramoon Microfinance Program)

(Turkish Grameen Microfinance Program)

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