

3 September 2016

To: The United Nations Global Compact & Stakeholders

Dear Sirs

For period 2015-2016

To our stakeholders: I am pleased to confirm that Health & Finance Integrated reaffirms its support of the Ten Principles of the United Nations Global Compact in the areas of Human Rights, Labour, Environment and Anti-Corruption. In this annual Communication on Progress, we describe our actions to continually improve the integration of the Global Compact and its principles into our business strategy, culture and daily operations.

Health & Finance Integrated is a social enterprise, and we use our business as an instrument of good to deliver a range of quality financial services to people who have been or at risk of being marginalised due to ill health or disability, and those wishing to deal with an ethical financial advisory business.

We have donated a proportion of our profits to impact communities outside our immediate reach, such as donations to community service providers, orphans in Africa and participated in initiatives that assist people with special needs.

We also commit to sharing this information with our stakeholders using our primary channels of communication.

Sincerely yours,



William Johns

Managing Director



Human Rights

Businesses should

Principle 1: Support and respect the protection of internationally proclaimed human rights.

Principle 2: Make sure that they are not complicit in human rights abuses

- Our staff may live with disabilities and mobility limiting illnesses and therefore it is our policy that staff may work from wherever they wish provided it is safe and secure for them and affords confidentiality due to the nature of work we undertake.
- Our staff come from a diverse range of backgrounds and we have a zero toleration policy to workplace harassment, including physical, verbal, sexual or psychological harassment, abuse or threats. This policy extends to our clients.
- We embrace the differences of staff and ensure we work to eliminate any obstacles or processes that may cause the staff to feel limited or outside their physical or mental capability to the best we can.

Labour

Businesses should uphold

Principle 3: The freedom of association and the effective recognition of the right to collective bargaining;

Principle 4: The elimination of all forms of forced and compulsory Labour;

Principle 5: The effective abolition of child Labour; Principle 6: The elimination of discrimination in respect of employment and occupation.

- We are strongly against any form of forced or bonded labour and will not do business or engage in any relationship with businesses who do.
- Pay above minimum standard wage
- Ensure that employment-related decisions are based on relevant and objective criteria

Environment

Businesses should

Principle 7: Support a precautionary approach to environmental challenges;

Principle 8: Undertake initiatives to promote greater environmental responsibility;

Principle 9: Encourage the development and diffusion of environmentally friendly technologies.

- We have a paperless office policy (wherever possible) to minimise our carbon footprint and save the environment.
- Ensure emergency procedures to prevent and address accidents affecting the environment and human health

Anti-Corruption

Principle 10: Businesses should work against all forms of corruption, including extortion and bribery.

- Assess the risk of corruption when doing business
- We abide by the Financial Planning Association's Ethical Code of Conduct and define "ethical behavior" in contracts with business partners and clients.

- We abide by the Anti-Money Laundering legislation and our obligations to report suspicious behaviour and transactions to protect our business, clients and country.
- We have a procedure to disclose to clients all interests and hard and soft financial interests that may result from offering our services in a transparent and easy to understand manner, starting with a clear estimation of costs, to reporting on annual basis any financial benefits we receive from our engagement.
- We work to ensure that internal procedures support the company's anti-corruption commitment.

MEASUREMENT OF OUTCOMES

- We have employed and contracted people with a diverse range of backgrounds and ethnicity that include people from the GLBTIQ community, people with disability and aged people (over 65).
- We have encouraged staff to work from home to encourage environmental safety where the person has mobility limitations.
- We work from adaptable offices to ensure ease of access to toilet and other facilities for people who have special needs.
- We have reduced our printing by 75% and our postage by 80% by using technology.
- We have reduced our fuel consumption and therefore environmental footprint by limiting out-call meetings that require travel and instead utilised technology to conduct meetings.
- We have implemented strict procedures above and beyond the requirement by ASIC and licensee guidelines to ensure we conduct our business in a transparent way, and this includes incorporating a "Scope of Work and Estimate" and "Draft Proposal of Advice" prior to the formal provision of advice to allow for upmost transparency.

END OF STATEMENT