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# **REVIEW & AMENDMENT LOG**

|  |  |
| --- | --- |
| **TITLE** | CRUXSTONE DEVELOPMENT & INVESTMENT LIMITED HANDBOOK |
| **Prepared by** | Human Resource Management |
| **Approved by** | Managing Director, Mr. Adetoro Bank- Omotoye |
| **Date Effective From** | 11th March, 2019 |
| **Review Date** | 7th March, 2019 |
| **Version Number**  | CDL/HR/001 |

# **WELCOME TO CRUXSTONE DEVELOPMENT & INVESTMENT LIMITED**

You are now part of the team responsible for the continuing success of **Cruxstone**. Working at **Cruxstone** offers an exciting career into a world of dynamic and fast – paced businesses. As an organisation, we are performance and success driven, commercial, passionate, focused on our customers and we embrace responsibility for our decisions.

This handbook sets out what it means to work here, how we do business, what we expect from you and what in turn you can expect from us as your employer.

This handbook is of a contractual nature and therefore binds the Company and its employees in a formal employer-employee relationship.

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Changes will be made as time and exigencies permit on the Policies, Conditions, Procedures and Terms‬ contained in this booklet to reflect changing business conditions and the needs of Staff. It is therefore‬ believed that this handbook will enrich staff knowledge and understanding of the Company while at the‬ same time contributing to greater harmony and a better working environment.‬‬‬‬‬‬‬‬‬‬‬‬

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A copy of this book is given to each Employee upon assumption of duty or from the date of coming into‬ effect of this document. Each employee should sign the undertaking which can be found on the last page of this handbook. By signing the undertaking, employees are acknowledging and confirming compliance with the Terms, Conditions and Policies herein.‬‬‬‬‬‬‬‬‬‬‬

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Policies and terms included in this handbook take effect from March 2019 and can be amended from time‬ to time at Management’s discretion. Additions, deletions or modifications of Policies, when approved will be‬ communicated to all employees.‬‬‬‬‬‬‬‬‬‬‬‬‬‬‬‬‬‬‬

We are pleased that you have joined us at **Cruxstone** and look forward to the many contributions you will make to grow and develop our tradition of excellence. It is our sincere desire that your career is fulfilling and that you take advantage of the many opportunities that come with working at **Cruxstone.**

**Human Resource Management Department.**

March 2019.

# **INTRODUCTION**

**Cruxstone** is delighted to have you as part of its team! Our company is one that is committed to the highest standards of professionalism and integrity.

It is our hope that you will have a satisfying and rewarding career with us at **Cruxstone**. We request that you ensure your attitude and your work reflect the professionalism and high standards we are known for.

## **CRUXSTONE BACKGROUND**

**Cruxstone** Development & Investment Limited is a Metropolitan Real Estate Development and Management firm. Founded in 2007 by Mr Adetoro Bank – Omotoye, **Cruxstone** acquires real estate based on its profit making potential. Presently, the company’s assortment includes; Small apartment buildings, mixed use buildings and the **ICONIC TOWERS** located at Sinari Daranijo, Victoria Island.

The Managing Director, Mr Adetoro Bank – Omotoye has over 10 years of real estate development and investment experience. He has completed several millions of dollars’ worth of urban real estate transactions.

As an urban developer and manager of residential, mixed –use, and retail properties, we have successfully been able to provide investors with above average returns due to our keen insight of the Nigerian market.

**Cruxstone** applies its knowledge of the market and neighborhood trends to identify and acquire real estate in areas that have substantial upside and appreciation potential post acquisition and development.

The Company relies upon its principal to identify new markets and undervalued assets. It also leverages its public and private sector relationships to enrich the communities in which it invests.

## **VISION STATEMENT**

## To set new standards in developing timeless and bespoke real estate monuments in Africa.

## **MISSION STATEMENT**

Innovative and dynamic culture of going the extra mile to develop world class luxury award winning buildings.

## **CORE VALUES**

* VISIONARY
* INNOVATIVE
* RESPECT
* ACCOUNTABILITY
* EXCELLENCE
* HUMAN CAPITAL
* COMMUNITY
* INTEGRITY

## **EQUAL OPPORTUNITY STATEMENT**

**Cruxstone** values diversity and is committed to equal opportunities and creating an inclusive environment for all its employees. It is the policy of **Cruxstone** to make all employment decisions on the basis of individual merit, personal qualifications, competence, and abilities to meet the requirements of the job, irrespective of ethnic origin, gender, religion, age or sexual orientation.

The company also has a zero tolerance policy for discrimination based on ethnic origin, gender, religion, age, or sexual orientation.

## **COMMITMENT TO STAFF**

At **Cruxstone**, we recognise our people as our greatest assets. The company is therefore committed to the personal development of its members of staff through continuous training and development.

# **THE BASICS**

## **NEW EMPLOYEE ORIENTATION**

The New Employee Orientation Program at **Cruxstone** is designed to welcome new employees into the spirit and culture of the organization, to clearly establish performance expectations, and to set the stage for success.

On the first day of your employment, you will participate in an orientation program conducted by representatives of **Cruxstone**, and/or Human Resources. You will receive important information regarding the performance requirements of your position, basic policies, your compensation, plus other information necessary to acquaint you with your job and **Cruxstone**. You will also be asked to complete all necessary paperwork at this time.

Please use this orientation program to familiarize yourself with the work environment and our policies. We encourage you to ask any questions you may have during this program so that you will understand all guidelines that affect and govern your employment relationship with us.

## **PROBATIONARY AND ASSESSMENT PERIODS**

The purpose of the probationary and assessment periods is to give managers the opportunity to evaluate an employee’s competency to fulfill the duties / responsibilities of the employee’s position. It also gives the employee an opportunity to evaluate the new position.

All new employees and rehires will be on a minimum of a Three (3) month probationary period starting on the first day worked. Current employees promoted or transferred to a new position will also be on a Three (3) month assessment period starting on their first day worked in their new position. The probationary or assessment period may be extended if more time is required to assess an employee's performance completely. If the employee’s performance is unsatisfactory after the extension, progressive discipline may be used.

**CONFIRMATION**

Confirmation of employment for all staff will be after at least Six months of satisfactory performance in **Cruxstone’s** employment. However, this period can be extended on management’s decision.

## **HOURS OF WORK**

Normal working hours run from 8:30am to 5:30pm, Monday to Friday. However, due to the nature of our business, your hours may vary from time to time. We will, however, make every effort to notify you in advance of your working patterns. We will work with you to balance both business requirements and your personal family commitments. Flexibility in regards to work hours would be at the discretion of Management. Employees with completely different working patterns from the regular would have their working hours spelt out on their offer of employment.

## **YOUR PAY**

Your offer letter will detail your compensation and benefits package. You will be paid at the end of each calendar month via bank credit transfer directly into your Bank account.

If you have any questions about your salary, please talk to a Human Resources representative who will be happy to explain anything you are unsure about.

Please note:

* The decision to give pay increase will be solely based on your performance and / or the company performance during the preceding year, and will usually be based upon current market rates. To be considered for an upward salary review, you have to have being in **Cruxstone’s** employment for over a year
* If you have received an overpayment as a consequence of an administrative error, we will expect you to reimburse us for the overpayment. If the amount owed is significant, we will endeavor to agree a reasonable repayment schedule with you. In all cases, if your employment terminates with us for any reason before you have repaid the amount due; we reserve the right to deduct any outstanding monies from your last salary.

## **CONFIDENTIAL INFORMATION**

**Cruxstone** will maintain the confidentiality of all information that is deemed to be confidential by law or by **Cruxstone** policies. Confidential information may be information in any form: e.g., written, electronic, oral, overheard or observed.

Any inquiries from the media concerning **Cruxstone** should be referred to the Office of the Managing Director at all times. Disclosure of confidential information is grounds for disciplinary action up to and including dismissal. All business records provided to you or in your possession must be returned to **Cruxstone** upon termination of your employment.

## **PERFORMANCE REVIEW**

A performance appraisal is intended to document an employee’s performance by providing a means of measuring an employee’s effectiveness on the job, identifying areas where an employee is in need of training or improving and maintaining a high level of motivation through feedback and the setting of specific goals on the basis of this feedback.

All employees will be evaluated at periodic intervals based on their job description and set performance expectations by their managers. This would be done at least once every year. Please read our policy document on performance management for full details.

## **SEPARATION**

An employee wishing to resign in good standing shall submit to management a resignation letter dated and signed stating the effective date of the resignation. Employees are expected to give at least four (4) weeks’ notice of resignation, depending on what is stated on your offer of employment. Employees should actually work during the notice period. An employee who fails to comply with this requirement may have monies deducted from their final pay or may be considered ineligible for rehire.

Exit interviews will be conducted by Human Resources for employees who are resigning.

## **SUMMARY DISMISSAL**

An employee shall be summarily dismissed from service without notice or any terminal pay and/or benefit if found to have been guilty of gross negligence or misconduct so grave in nature, that his/her continued employment would be prejudicial to the proper working of the company, or reflect upon the honesty of the entire staff of **Cruxstone**. Offences that fall under the gross misconduct category can be found in the Grievance and Disciplinary policy chapter below. On leaving, you will receive a letter confirming your end of employment at **Cruxstone** and will be ineligible for rehire.

## **REDUNDANCY**

Redundancy is understood to mean the involuntary loss of employment through no fault of staff caused by an excess of manpower or contraction of available work due to circumstances beyond the control of the company. As such, a Redundancy Allowance may be paid as determined by Management.

## **RETIREMENT**

The normal retirement age for all employees is 60 years of age in line with Nigerian law. Your employment will terminate automatically upon reaching 60 years of age.

## **RETURN OF MATERIALS ISSUED**

All materials and equipment issued to you at the start of employment must be returned to Human Resources on your last day of employment. Failure to return these may result in monies being deducted from your final pay.

## **REFERENCES FOR PROSPECTIVE EMPLOYERS**

If you need references for prospective employers you should ask them to write directly to the Human Resource Department.

# **THE EXTRAS**

This section provides you with information on some of the benefits we offer to our employees. Not all benefits are detailed here. For further information on benefits that may be available to you in your role, please contact the HR department.

## **MEDICAL INSURANCE**

**Cruxstone** will provide medical coverage for all confirmed staff.

## **PENSION**

**Cruxstone** offers a Pension Plan for all employees. This plan is designed to provide valuable benefits to you and complies with the framework of pension laws and best practice.

You can obtain further details by contacting the HR department.

## **EFFECTIVE COMPENSATION STRATEGIES**

**Cruxstone** adopts a pay-for-performance program and an annual incremental pay system to reward high performing employees. These reward systems are designed to stimulate employee performance and involvement. Salary surveys will also be used to benchmark salaries and benefits accurately. Most employees get an annual salary bump following these surveys and satisfactory performances determined during periodic performance reviews.

## **SUCCESSION PLANNING**

**Cruxstone** shall identify certain succession candidates. This category comprises a group of individuals identified for their potential to advance to key positions within **Cruxstone** as demonstrated by their performance and potential.

## **CONDUCIVE WORKING ENVIRONMENT**

**Cruxstone** provides it employees with safe, healthy, and excellent work environment and conditions by ensuring that the appropriate, facilities, equipment, and amenities are provided.

## **RECOGNITION**

**Cruxstone** has a well-managed recognition program that can contribute considerably towards the well-being of employees and the culture of **Cruxstone**. High performance, longevity, commitment and dedication are often rewarded and recognized. For instance, there are prizes for staff who meet their monthly target, ranging from cash prizes, shopping vouchers to various gifts. Also, staffs who meet or surpass their cumulative sales target in a year are recognized and rewarded with robust prizes like vacations, cars and other prizes.

# **THE BALANCE**

At **Cruxstone**, we believe that all employees value balance between their work and their lives outside of work. This section briefly outlines for you, some of our ways of helping to achieve this. Full details of these policies are available from the HR department.

## **ANNUAL LEAVE**

Your leave entitlement will normally be stated in your offer letter. All leave requests must be agreed with your manager before making any commitments and are to be made in writing, well in advance (minimum of two weeks). It is important that you take your full leave entitlement during the calendar year, as it cannot be carried into the next year. The holiday year runs from 1st January to 31st December. Any leave not taken may be paid in lieu, but **only in exceptional cases**. You will accrue annual leave day entitlement on a pro-rated basis. You are entitled to time off for all public and religious holidays.

Normally, a maximum of two weeks (10 working days) holiday may be taken at any one time. Periods of more than 3 weeks must have written authority from Human Resources. You are advised to spread your holidays over the entire year to avoid having to forfeit unused holidays at the end of the year. Your manager retains the right to refuse leave as the needs of the company must be considered before approval of any leave request and this will be dependent on there being sufficient cover within the team. Leave Requests are approved on a first-come, first-served basis. Exceptions are at the discretion of your Manager. There are peak times in the business year, when leave may be restricted. Holidays at these times will need to be discussed and agreed by your manager.

Note: Any female employee that has taken Maternity Leave will not be entitled to Annual Leave for that year.

## **SPECIAL LEAVE**

We acknowledge that there will be occasions when you may need to take leave to deal with a personal situation. Special leave may be granted at the discretion of your Line Manager. This will be in line with the company’s Special Leave Policy.

**Doctor/Hospital/Dental appointments:** All non-emergency appointments should be arranged outside working hours. Where this is not possible you should make appointments either at the start or end of your working shift. Release for any such appointments may only be authorized at the discretion of your Manager. You will be asked to produce the relevant documentation to support your appointment.

In the event that you have to be admitted into hospital you should notify your Manager as far in advance as possible (unless it is an emergency). The documentation to support any term in hospital must be produced along with an anticipated date of return to work. A stamped doctor’s report from our HMO hospitals if confirmed staff or a stamped doctor’s report from your hospital if still on probation.

**Bereavement:** If you suffer the loss of an **immediate** member of your family e.g. husband, wife, child, parent, brother, sister, you should inform your Manager and Human Resources as soon as possible. Employees are allowed up to two days for bereavement leave. If you wish to attend the funeral of a relative outside your immediate family, up to one-day unpaid leave may be allowed, with management approval.

Bereavement leave in excess of that detailed above should normally be taken as part of paid leave.

**Unpaid Leave:** This will only be authorized where there is a genuine need to take time off from work, (i.e. in exceptional circumstances) and when you have exhausted all other entitlements, which are provided under other company policies. At all times the Company reserves the right to refuse an application for unpaid leave of absence for any reason that does not fall under other company policies.

**Maternity Leave:** Maternity leave shall be granted to female members of staff who have spent a minimum of twelve months in the company’s service and thereafter not more than once in two years. The leave shall be for a period of 12 weeks (with no further allowance for annual leave for that year).

Nursing mothers shall on resumption of duty be allowed to close an hour before the official closing time for a maximum of 3 months. You must advise your manager and/or Human Resources of your need for Maternity Leave as early as possible.

**Ante-Natal Care:** You have an entitlement to paid time off during working hours to receive ante-natal care. This includes appointments with your doctor and/or midwife in relation to your pregnancy.

**Casual Leave:** You have the benefit to take a reasonable amount of unpaid time off work to deal with certain unexpected or sudden emergencies and to make any necessary longer-term arrangements. The emergency must involve your dependant. This is intended to cover genuine emergencies. You must tell your Manager, as soon as practicable, the reason for your absence and how long you expect to be away from work.

Definition of Dependant:

* Husband, wife, child or parent
* Someone who lives in your household, for example, partner or elderly relative excluding tenants, boarders or anyone employed in the household

Circumstances under which you have a right to take time off to deal with an emergency are:

* If a dependant falls ill, or has been injured or assaulted
* When a dependant is having a baby (excluding time off after the birth to care for the child)
* To make longer term arrangements for a dependant who is ill or injured
* To deal with the death of a dependant e.g. make funeral arrangements
* To deal with the unexpected disruption or breakdown of care arrangements for a dependant e.g. a nursery unexpectedly closes
* Unexpected incident involving your child during school hours e.g. your child is injured at school.

#

# **CODE OF CONDUCT**

**Cruxstone** cares about our clients and our employees. We must strive to develop a culture that encourages and supports excellence in service to customers, fellow employees and our community. To achieve this goal, **Cruxstone** must foster an environment in which the pursuit of excellence is part of all its activities.

Employees of **Cruxstone** are expected to accept certain responsibilities, adhere to accepted business and professional principles in manners of personal conduct, and exhibit a high degree of personal integrity at all times. This responsibility not only involves sincere respect for the rights and feelings of others, but also demands that both in professional and in personal life, employees refrain from any behavior that might be harmful to the employee, co-workers, and/or **Cruxstone** or that might be viewed unfavorably by current and potential clients or by the public at large.

In this section, you will find what **Cruxstone’s** expectations are of employees. It summarizes important information you will need to know as you start your job and continue your employment. You are expected to be familiar with and abide by all **Cruxstone** policies and procedures. We believe that by following the policies and procedures, the time that you spend with **Cruxstone** will be beneficial to you, the company and our customers.

Please be reminded that policies do change, and you will be notified of such changes via your manager, bulletins, e-mails or other methods of communication. You are encouraged to speak to your manager with any questions you may have.

**Cruxstone** uses the following Service Excellence Standards of behavior:

## **DEALING WITH CUSTOMERS AND VISITORS**

* Greet everyone in a welcoming way, even if you are not expecting them, don’t know who they are or if you are already occupied.
* Be friendly, respectful, smile and make eye contact.
* If you are busy, acknowledge that you have seen them and will come to them as soon as you can.
* Treat every person you encounter as important and to the standard you would want to receive.
* Take responsibility for people who are lost, in the wrong place or unsure.
* Being rude, curt or ignoring someone is never acceptable.
* If you can’t answer a question, find someone who can.
* Invite them to take a seat in the reception area.

## **DEALING WITH COLLEAGUES**

* Accept responsibility to build positive working relationships with all colleagues.
* Act professionally with colleagues, treat colleagues with respect and courtesy and show sensitivity to their needs, regardless of race, culture, ethnicity, religion, gender, sexual orientation, age or ability.
* Don’t put pressure on colleagues or coerce or intimidate them.
* Understand what bullying is, make sure your behavior is appropriate and challenge any behavior that could be perceived as bullying.
* If a colleague is behaving inappropriately it is your responsibility to challenge this either directly or through your manager. Express your point of view without being aggressive or overbearing.
* Don’t talk over colleagues; listen to other people’s views.
* Seek solutions to problems rather than complaining or blaming others.
* Do not criticize or make negative comments about staff in front of others.
* Refrain from gossiping and backbiting. (slandering)
* Solve problems, regardless of their origin.
* Don’t carry on personal conversations near visitors.
* Welcome new employees and ensure they have the support they need to learn the job.

## **SELF-MANAGEMENT**

* As Cruxstone Ambassadors, Present a positive image of **Cruxstone** through professional appearance and behavior.
* Identify your own areas of development and seek opportunities for personal and professional growth.
* Carry out responsibilities in a timely fashion; request assistance as needed.
* Know, understand and abide by the policies and procedures of **Cruxstone**.

## **TEAMWORK**

* Work cooperatively within own unit/department and with other units/departments.
* Willingly accept additional responsibility; try to make others’ jobs easier.
* Recognize and support the skills and qualities of others.
* Willingly exchange appropriate and professional information with co-workers.

## **OWNERSHIP/ACCOUNTABILITY**

* Treat **Cruxstone’s** property with care and respect.
* Demonstrate conservation and responsible use of resources.
* Contribute to the safety and security of the **Cruxstone’s** environment through personal actions.

## **CONTINUOUS PERFORMANCE IMPROVEMENT**

* Effectively and efficiently fulfill responsibilities to achieve the greatest benefit at an acceptable cost.
* Continually strive to suggest and implement ways to improve personal, departmental and company performance.

## **NOISE LEVELS**

* Be aware of noise levels and the effect this may have on colleagues.
* Do not shout across the open plan office, swear in public or use language that may offend colleagues.
* Radios or use of MP3 devices are not allowed.

## **MINIMUM PHONE STANDARDS**

* Answer all calls within a maximum of three rings in a clear and professional manner with Good Morning / Afternoon, Cruxstone Development, (Name) speaking, how can I help?
* Where possible, refrain from putting clients on hold for any length of time. Instead, explain that you are currently unable to deal with the query and that you will find out the answer and telephone the caller straight back. If investigating a query, please ensure that callers are put on mute or hold.
* If it is necessary to transfer a call to another member of your team, please ensure that you do the following:
	+ You speak to the team member before transferring the call so that they are aware of who is on the line and if possible, advise them of the nature of the call.
	+ You inform the caller of the name of the team member you are transferring them to.
* When taking a call on behalf of another member of staff and you cannot deal with the query yourself, please ensure that you ask for the following details from the caller:
	+ Their name
	+ Where they are calling from
	+ What the call is regarding
	+ Their contact number

Immediately send an email to your colleague advising them of the message and asking that they return the call. It is good practice to record the time of the call on the email.

## **E-MAILS**

* Maintain and convey a professional image when sending e-mails.
* Be careful about how an email is written and the ‘tone’ of the email, as unlike a face-to-face or telephone conversation there is no body language or ‘tone of voice’ to convey any emotion and the tone in which an email is intended may be misinterpreted.
* Emails should always be spell checked for errors and re-read before being sent. If you are unsure, ask a colleague to read over the email before it is sent.
* All emails should be responded to with a resolution by the end of the next working day from receipt. Where this is not possible, the email should be acknowledged in that timescale with an anticipated resolution date.
* All email signatures should be in the same format, should always state the same information & be in the same font: your name, job title, the company logo, the company address, contact telephone numbers and a link to Cruxstone’s website.

## **CELL PHONE USE POLICY**

* Urgent personal calls may be received and made during office hours but must be kept to a minimum.
* Calls should be taken (when necessary) away from the open plan office.
* If your use of a personal cell phone causes disruptions or loss in productivity you will be asked to turn the phones off during office hours and may become subject to disciplinary action per company policy.
* Phones should also be turned off or set to silent or vibrate mode during meetings, conferences and in other locations where incoming calls may disrupt normal workflow.
* If you are operating a company vehicle and receive a call on a cell phone, you should pull to the side of the roadway, into a parking lot or other safe location to respond to the call. Failure to follow this policy may result in disciplinary action up to and including dismissal.

## **BUSINESS WEAR AND APPEARANCE STANDARDS**

Staff appearances contribute to customers' and visitors' impressions. We want to be seen as a professional and successful organization and this is reflected not only in the way we interact with colleagues and customers but also in the way we dress. It is therefore important that:

* You dress in a way that promotes a professional image and establishes respect for our clients and visitors.
* You dress in an appropriate manner at all times.
* You practice good personal hygiene.
* Designated business casual days will be pre-approved by the Managing Director and communicated to all employees.
* Identification Badges must be worn at all times while at work. Your picture and name should be clearly visible.

## **CONFLICT OF INTEREST**

A conflict of interest is a situation whereby an employee’s outside activities could negatively affect **Cruxstone**.

* Employees should avoid engaging in any outside activity or financial interest that would create a conflict with the performance of their work duties.
* Employees should not benefit from activities that would improperly influence the conduct of their duties at **Cruxstone**.

## **WORKING TIME REGULATIONS**

**Punctuality and Lateness:** Punctuality is of great importance to us at **Cruxstone**. Lateness is defined as an employee not being in place, ready to start work at their designated start time. If you expect to be late due to an emergency or for any other reason, you are required to contact your Manager before the start of work. If your manager is not available, you should contact Human Resources.

**Timekeeping:** Proper timekeeping is important. You are expected to sign in and out at resumption and closing times respectively. It is important that everyone be at their work areas ready to work at the scheduled time.

**Lunch Period:** You should ensure that there is sufficient cover within your team, prior to taking any lunch breaks. Lunch breaks are normally for an hour, unless otherwise agreed with your manager. It is important that you return on time to avoid disruption to service or other colleagues.

**Overtime:** A condition of your employment is that whenever reasonably required, you are available to work additional hours. We realize such requests may not always be convenient for you, but we hope that you will support the company and our clients wherever possible. We will try to give you notice where possible. We do not usually pay overtime, however there may be some exceptions and in some situations, you may be given time – off in lieu. These would be at the discretion of your manager.

## **UNACCEPTABLE ATTENDANCE**

* Where an employee’s attendance record reaches an unacceptable level (whether authorized or otherwise) the disciplinary procedure may be invoked. All attendance standards are monitored.
* All aspects of unacceptable attendance may lead to disciplinary action for misconduct.
* Lateness, excessive absenteeism, and failure to call-in, break and lunch time procedures, are cause for disciplinary action up to and including dismissal.
* Your lateness and absenteeism record may be a significant factor in evaluating you for promotion requests, as well as for merit pay.

Occurrence-~~The absence from a scheduled day or multiple consecutive days~~ Resumption grace period is no later than 15mintues after official resumption time.

No Call/No Show– ~~Three (3) consecutive shifts of~~ No call/no show is considered job abandonment and is a critical rule violation and subject to disciplinary action which could potentially lead to termination of employment depending on circumstances. The following explains occurrences and the corresponding disciplinary action.

|  |  |
| --- | --- |
| **Unscheduled Absences** | **Disciplinary Action** |
| 2 occurrences in a month period | Verbal Counselling |
| 2 additional occurrences in the space of 3month period | Written Warning |
| Any additional occurrence in the space of 4-6month period | Final Written Warning and Suspension |
| Any additional occurrence after the final warning  | Dismissal |

## **UNAUTHORIZED ABSENCE**

* Where absence from work is not covered by any of the leave policies, or by your Manager’s authorization, you may be subject to disciplinary action up to and including dismissal.
* Management reserves the right to withhold pay for any period of unauthorized absence.

## **MANAGEMENT OF SICKNESS AND ABSENCE**

* It is your responsibility to ensure that your Manager is informed of your absence as far in advance as possible prior to commencement of the period of duty.
* All absences should be reported by phone no later than one hour before your starting time on the first morning of absence.
* The telephone call should be made in person and only in exceptional circumstances by a personal representative, i.e. relative or friend. Please note that texts or emails are not acceptable. You should indicate, if possible, the likely length of absence.
* If the absence continues beyond the expected duration, you should contact your Manager with an update. Please also let your Manager know if there is any urgent work that they should be aware of during the period of absence.
* If the absence exceeds three days, you should obtain a Medical Certificate from your doctor to cover from the fourth day of absence onwards. Any subsequent Medical certificates should cover all sickness absence.
* If you fail to follow the above procedure you will automatically be classed as being absent without official leave (AWOL) and will be subject to disciplinary proceedings, up to and including dismissal.

## **DRUG AND ALCOHOL ABUSE**

* The use, possession, sale or distribution of non- medically prescribed controlled substances including alcohol, on company premises or in any work environment (including clients’ premises) during work hours or meal breaks is prohibited.
* **Cruxstone** will not permit any employee to report to work or perform their duties after having ingested illegal drugs, or while under the influence of alcohol.
* **Cruxstone** does not permit employees to report to work or perform their duties while under the influence of drugs that adversely affect their ability to safely perform essential job functions.
* The taking of any medication that causes drowsiness or otherwise affects job safety or performance must be made known to your manager to determine whether you may continue working while taking the medication. Employees currently taking a medication prescribed by their own physician(s) must carry it in the container labeled by a licensed pharmacist.
* Any employee who violates this policy shall be subject to disciplinary action up to and including dismissal.

## **GIFTS AND TIPPING**

* Solicitations from a client or vendor by an employee of money, gifts, loans, etc. are not permitted.

## **PERSONNEL RECORDS**

It is crucial that your personal information be kept up-to-date. This ensures that we can communicate with you or family members in an emergency, and that your address and other information are kept current. You may view and change personal information at the Human Resources Department.

* All employee information is confidential and will not be released without your permission or as required by law.
* Only the Human Resources Department or its official designee is authorized to provide employee information and employment verification.
* You are permitted to review your personnel record with Human Resources.
* No information will be reproduced.

## **SLEEPING ON DUTY**

No employee will be allowed to sleep while on duty. Employees found violating this policy will be subject to disciplinary action up to and including dismissal.

## **SMOKING**

* **Cruxstone** is a smoke-free work environment; therefore, smoking is prohibited on the premises owned, leased or operated by **Cruxstone**. This includes but is not limited to: office spaces, corridors, restrooms and common areas, entrances, parking areas, sidewalks, and surrounding areas.
* Employees observed smoking on company premises are subject to disciplinary action up to and including dismissal.

## **USE OF COMPANY PROPERTY**

No employee should expect any privacy when using Company property. **Cruxstone** has the right to monitor any communications that utilize **Cruxstone** networks in any way, including data, voice mail, telephone logs, Internet use etc. to determine proper utilization and retains the right to do so at any time.

It is your direct responsibility to ensure that **Cruxstone** property in your possession is in proper condition before and during use. Should the property be returned with damage, loss, etc. this would be your responsibility. Any damaged or lost company property by an employee attracts heavy fine which will be deducted from employee’s salary.

* Your work phone should not be used for personal telephone calls.
* Printers and photocopiers can only be used for personal use when you have permission.
* The email system hardware and software are the property of **Cruxstone** and are to be used solely for the purpose of conducting business. All messages composed, sent or received are the property of **Cruxstone** and, as such, will be subject to periodic reviews and /or audits.
* Access to the Internet has been provided to employees for the benefit of the organization and its clients. You are expected to be a responsible and productive internet user who will maintain the company’s public image at all times. Use of the Internet/Intranet must not interfere with your productivity and responsibilities.
* The Internet may not be used for knowingly transmitting, receiving or storage of any communications of a discriminatory or harassing nature, or which are derogatory to any individual or group, or which are obscene or X-rated in nature, are of a defamatory or threatening nature or for any other purpose which is illegal or against company policy or contrary to the company interests.
* You are responsible for the content of all text, audio or images that you place or send over the internet. Fraudulent, harassing or obscene messages are prohibited. No abusive, profane or offensive language is to be transmitted through any system.
* The internet should not be used for personal gain or advancement of individual views. Solicitation of non-company business or any use of the internet for personal gain is strictly prohibited.
* You must respect the confidentiality of other employees’ internet/intranet access privileges and may not attempt to ‘hack’ into other systems or other employee ‘log-ins’, to crack passwords, breach computer or network security measures or monitor files/communications of other associates or third parties.
* You must respect other companies’/individuals’ copyrights and may not copy, retrieve, modify or forward copyright materials except as permitted by the copyright owner or as a single copy for reference only.
* To prevent computer viruses from being transmitted, no unauthorized downloading of any software is permitted.
* You must not access personal blog / social networking sites, not work-related whilst at work. If accessing these sites outside of work, then you must not make any unacceptable or inappropriate references to **Cruxstone**, associated companies, subsidiaries, customers, suppliers or employees. Employees must not divulge any confidential information about, or that belongs to **Cruxstone**.

Any employee found to be breaching the Company Property Policy will be subject to corrective action and/or risk having the privilege revoked. This may also result in disciplinary action up to and including summary dismissal.

## **COMPANY AND ESSENTIAL CAR DRIVERS**

* If you are a company driver, or driving a car is essential for you to perform your duties, it is a requirement that you must hold and maintain a valid driver’s license. If your license becomes invalid, please inform your Line Manager.
* If you are involved in any incident / accident involving a company car, then you must inform your Line Manager immediately of the full details.
* You are not permitted to smoke in the company car, and must not be under the influence of alcohol or drugs whilst driving.

## **PURCHASING & EXPENSE CONTROL**

**Cruxstone** aims to operate as efficiently as possible while keeping costs to an absolute minimum. Every employee has a role to play in this and before committing to any expenditure, must ensure that it is absolutely necessary and gives value for money. This applies to any form of expense, whether it is merchandise or non – merchandise items or personal.

* You will be reimbursed the actual costs of expenses incurred wholly, exclusively and necessarily in the performance of your duties on the production of genuine receipts or invoices.
* Please consult your Manager if you are required to perform any duty that will necessitate business expenses. Your Manager will liaise on your behalf with the Finance department to validate such expenses.

# **THE WORK ENVIRONMENT**

## **HEALTH AND SAFETY**

**Cruxstone** has put health and safety policies in place in order to promote, communicate and enforce healthy and safe working practices. In order to enable us to fulfill our responsibility in relation to health and safety matters, it will be the duty of every employee to co-operate with the management and conform to the provisions of the Health and Safety Policy that operates on **Cruxstone** premises, to the safety codes of practice, and to accept and carry out their responsibilities.

## **FIRE PREVENTION**

To help prevent fires, you should:

* Keep work areas free from unnecessary combustible materials.
* Be especially careful handling flammable materials.
* Know the location of fire pull alarms and all exits.
* Stay away from the fire scene if you are not directly involved in removing persons to safety.
* Ensure that all electrical appliances and switches are turned off after work-hours before leaving the office.
* Avoid using the company telephone after the fire is reported. All telephone lines must be kept open for emergency calls.
* Above all, be ready and know the special fire procedures in your work area. Know what you should do in the event of a fire.

## **WORK-RELATED INJURY/ILLNESS AND ACCIDENT REPORTING**

If you experience any work-related injury, illness, or accident, you should report this immediately to your manager. Your manager will assess the situation and make a decision on whether to send you immediately for medical attention. In the absence of management as at the time of an accident, the incident should be communicated by telephone whilst help is being rendered to the injured party. Investigations of serious accidents and dangerous occurrences will be carried out.

## **HOUSEKEEPING**

As a premier organization, it is critical that the physical appearance of **Cruxstone** offices reflects the level of professionalism and excellence of our services. You must therefore strive to create a professional business environment throughout the office and your immediate work areas. You also have a legal obligation to take reasonable care for your own health and safety and for that of others who may be affected by your actions, such as colleagues, clients, and visitors.

You should ensure that your work stations and surrounding areas do not cause any form of obstruction, for example trailing phone chargers, power leads and cables, or inappropriate storage of files and boxes etc. Furniture and equipment must be arranged so as to avoid injury from sharp corners. Desks, work areas and general office spaces should be kept tidy – do not leave paper and rubbish for others to clear away.

Particular care should be given to ensure that Exits are accessible and clear from obstruction at all times. All employees are at all times responsible both for adhering to this policy, and immediately reporting to the company any situations of actual or potential health and safety risk. Any questions about this policy should be referred to Human Resources.

Employees are responsible for their own personal valuables and should ensure they are locked away. The company is not liable for damage to or theft of personal property.

When leaving your desk for short periods of time, ensure that your work station is locked – this can be done by pressing **CONTROL+ALT+DELETE** and then selecting ‘Lock Computer’. When leaving at the end of each work day, ensure that no confidential paperwork is left on your desk - all paperwork should be locked away. Also ensure that your computer is shut down. If you are the last person to leave the office please ensure all lights are switched off and that the entrance door is locked. If you see anything of a suspicious nature, please report it to your Manager.

# **GRIEVANCE AND DISCIPLINARY POLICY**

This section further outlines how **Cruxstone** promotes fair and ethical work practices. If at any time, you have concerns or problems with your work, your working environment, or working relationships which you may wish to discuss and resolve, **Cruxstone** provides formal and informal procedures that aim to ensure problems are resolved fairly and consistently.

## **WORKPLACE ANTI-VIOLENCE**

**Cruxstone** is committed to providing a safe and secure workplace and an environment free from physical violence, harassment, threats and intimidation.

Therefore, it is expected that all employees will perform their jobs in a non-violent manner. In addition, **Cruxstone** believes that violence is a form of serious misconduct that undermines the integrity of the employment relationship. Physical violence, threats, harassment or intimidation by an employee may result in disciplinary action up to and including dismissal.

## **DISCIPLINARY ACTION**

**Cruxstone** has established rules in order to promote orderly and efficient operations for the benefit and protection of the rights and safety of clients, visitors and co-workers.

These rules are a guide to what is considered unacceptable conduct and also apply to unacceptable performance. The organization reserves the right to change these rules. The determination of when discipline is to be applied and the level of discipline to be applied are wholly within management’s discretion.

When an employee violates company standards, management has a duty to act promptly to correct the situation and to prevent further occurrences. Often, disciplinary actions are taken in a progressive manner in order to provide the opportunity for the employee to correct his/her behavior and to meet work standards. The progressive steps in this process are:

**Step 1 – Verbal Counselling:** Your manager and / or Human Resources will conduct an interview with you and inform you of the expected standards, explain how and to what extent you are falling short, and the period in which you are expected to achieve them. A record of the warning will normally be retained in your personnel file and would count towards your performance / conduct for Three (3) months.

**Step 2 – Written Warning:** If the unsatisfactory conduct persists, your manager or Human Resources will interview you, and warn you, in writing, how and to what extent your conduct is falling short. Again, the period of time for you to achieve the required standards will be clearly stated. A record of the warning will normally be retained in your personnel file and would count towards your performance / conduct for Six (6) months.

**Step 3 – Final Written Warning / Suspension:** The warning letter will clearly state the consequences of failure to achieve the standards required. A record of the warning will normally be retained in your personnel file and would count towards your performance / conduct for 12 months.

**Step 4 – Termination / Dismissal:** Any and all of these steps may be omitted as deemed appropriate upon review of the circumstances. There may also be offenses which are deemed sufficiently serious to result in immediate dismissal.

In addition, we will consider the facts surrounding an arrest, a criminal complaint, a summons to answer a criminal charge, an indictment, criminal information, or any other criminal charge or conviction of an employee as a basis for disciplinary action. Employees are required to report any arrests, indictments or convictions to Human Resources immediately upon notice. If the particular circumstances and the offense charged, in our judgment, present a potential risk to our business or the safety and/or security of our clients, employees, premises and property, such events may result in disciplinary or other appropriate action.

A written warning for a specific infraction which is more than one-year-old will generally not be considered if an employee has maintained a clean record since.

**MISCONDUCT**

The following are examples of violations/infractions which could result in disciplinary proceedings and if found to be extremely detrimental or prejudicial to the company, could be classified as gross misconduct and could result in summary dismissal.

* Assault by attempted, offered or threatened physical violence, profane or abusive language.
* Absence without call.
* Rudeness or discourtesy to staff members, clients or visitors.
* Gross insubordination.
* Violating **Cruxstone’s** non-discrimination and/or harassment policies.
* Failure to report a personal accident, injury or incident or report accidents, injuries or incidents involving co-workers, clients or visitors.
* Violating fire, emergency, health, safety, security or smoking regulations.
* Interference with the work of another employee.
* Entering an unauthorized area.
* Unauthorized solicitation or the unauthorized sale of goods or services on **Cruxstone’s** premises.
* Failure to notify the Company not less than one hour prior to your scheduled reporting time when unable to report for duty or as required by company policy.
* Excessive absenteeism (6 or more occurrences per year).
* Excessive tardiness, including returning late from break or meal periods.
* Failure to comply with verbal or written instructions, published policies, or published procedures and standards.
* Deliberate inattention to clients or engaging in any conduct detrimental to client services.
* Improper release of confidential or privileged information.
* Unauthorized use, removal, theft or intentional damage to the property of a client, visitor, staff member, co-worker, the organization or an independent contractor.
* Accepting or soliciting tips or personal gifts from clients, visitors or vendors.
* Refusal to perform assigned work.
* Falsification of employment records, application forms or other organizational records.
* Altering or falsifying the time record on one’s own time sheet or altering or falsifying the time as registered on the time sheet of another employee.
* Unauthorized possession of firearms or other weapons on **Cruxstone’s** premises.
* Disorderly or unlawful conduct while on **Cruxstone’s** premises or while conducting **Cruxstone** business, or conduct which is in any way detrimental to the organization’s operations or image in the community.
* Gambling on **Cruxstone’s** premises.
* Reporting for work under the influence of an intoxicant, narcotics, alcohol or other drugs that may affect performance or job safety; consumption, distribution, possession or use of intoxicants, narcotics, alcohol or other drugs that may affect performance or job safety on **Cruxstone’s** premises.
* Absent for scheduled working days without notification; a failure to return from an authorized leave of absence within three (3) days; failure to return to work within three (3) days after due.
* Abandonment of position/responsibilities (i.e. leaving the premises when adequate relief coverage is not available).
* Serious safety and job performance infractions, such as texting or talking on the phone while attending to clients, inputting client records or driving a company vehicle.
* Other misconduct not specifically outlined above.

Management reserves the right to determine what stage to begin the disciplinary process.

## **FRAUD AND THEFT**

All cases of internal fraud and theft will be reported to the police for prosecution. In addition to any proceedings taking against you by the prosecuting authorities, the company will recover any loss and costs as a result of your actions.

## **GRIEVANCE POLICY**

**Cruxstone** aims to prevent grievances or disputes from arising by encouraging the type of relationships between Senior Management and Employees that allow for full discussion of any problem the moment it arises. However, if you have a specific grievance where an informal approach has failed and that you would like to have formally recognized, you should contact the Human Resources Department.

## **HARASSMENT**

It is important to remember that different people are prepared to accept different types of behavior. A comment which one person finds acceptable may be offensive to someone else. In this regard, we ask you to be sensitive to the feelings of your colleagues.

For the purpose of clarity, harassment means inappropriate conduct or conduct which is unwanted by the recipient. It may include a wide range of behavior including the following examples, which are by no means exhaustive:

* Unwanted physical contact/sexual advances
* Subjecting someone to insults or ridicule because of their gender/race/culture/ disability/ religion
* Making jokes based on someone’s gender/race/culture/disability/ religion
* Basing decisions affecting an employee’s career on their willingness or refusal to offer sexual favours
* Making comments which may offend, such as lewd, suggestive or over familiar comments regarding race, religion or; the display or circulation of sexually suggestive material.

These are not in any way permitted or condoned and all employees have a right to complain about harassment should it occur. The terms of this policy represent the Company’s continuing commitment to setting a standard for the level of behavior expected from all employees.

## **BULLYING**

Bullying is defined as persistent actions, criticism or personal abuse, which humiliates, intimidates or undermines the individual involved. Bullying can involve a person in authority abusing their power and bullying subordinates or an individual bullying a peer or a group of people picking on one individual. Bullying can take various forms including:

* Verbal abuse
* Intimidating or aggressive behavior
* Teasing or humiliation
* Imposing unrealistic targets
* Unfair and excessive criticism, possibly in front of colleagues
* Isolating or openly ignoring someone
* Physical abuse
* Taking credit for others’ initiatives and achievements
* Sending abusive or intimidating messages in writing or by email

As with harassment, bullying is defined largely by the impact of the behavior on the recipient, not its intention.

# **EMPLOYEE ACKNOWLEDGEMENT**

I ………………………………………………………………… have read and understood the contents of **Cruxstone’s** Handbook. I also understand that I will be fully responsible to uphold all of the policies that are contained within the handbook. I also understand that if I do violate any of the policies, that I will be subject to any disciplinary action as described in the handbook.

…………………………………………… ………………………………………………….

 Employee’s Signature Date