



Cruxstone Development and Investment Limited Employee Handbook

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Disclaimer

This document should not be used, re-used, copied, and modified without the prior consent of Cruxstone Development and Investment Limited. Perpetrators of the above-mentioned actions shall be reported to the appropriate law enforcement agency for due action.

In the event of theft of document, or document loss, which include but are not limited to negligence and accident, immediately notify Cruxstone Development and Investment Limited for further action.

Readers are hereby advised to treat this document with the highest-level of confidentiality, professionalism, and care.

Cruxstone Development and Investment Limited reserves the sole right of ownership of this document.

WELCOME TO CRUXSTONE DEVELOPMENT AND INVESTMENTS LTD

Congratulations on your new employment with Cruxstone Development and investment Ltd. We are excited to have you onboard, whether you are a new hire or an employee that has been with us now for a lengthy period.

We believe that your success is our success. That's why we've developed this Employee Handbook to help outline our policies and procedures and to help guide you throughout your relationship with us.

This Employee Handbook is not a promise or contract of employment, but a tool to help you learn about the rules and expectations around your employment with us. As an employee of Cruxstone Development and investment Ltd, please be advised this Employee Handbook and all of its contents should be kept completely confidential.

We'd like to express the following:

Welcome to Cruxstone.... X factor in Real Estate.

Please take the time to view read and review this Employee Handbook as thoroughly as possible, specifically the sections that relate to the type of work you will be doing or the employment relationship you have with us. If you have any questions, please reach out to your supervisor.

Welcome.

Introduction

1.1 Basic Company Information

The company you are beginning work for is listed at the beginning of this Employee Handbook ("Handbook"). The company name is as follows: Cruxstone Development and Investment Ltd. The primary business address of the Company is as follows: 10b Kingsley Emu Street, Lekki Phase 1, Lagos.

The primary contact number of the Company is as follows: _____.

Our Vision Statement

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

Our Mission Statement

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

Our Core Values

We have 8* (eight) core values governing our mode of operation in Cruxstone and they are as follows;

- **Visionary** – At Cruxstone we do not focus on the present, we go beyond the present. We are futuristic in what we do.
- **Excellence** – At Cruxstone, mediocrity is appalling. Zero tolerance level for anything less than 100%
- **Innovation** – We aspire new ways of achieving results faster and more efficiently.
- **Human Capital** – At Cruxstone, we value all employees as they are our key asset to success. We provide adequate training and workshops for learning and development platforms.
- **Integrity** -Here at Cruxstone, our word is our bond. We say what we mean and do what we say.

- **Community** – We harness a work environment that promotes family atmosphere therefore, team spirit is fundamentally key to championing oneness in the work environment.
- **Respect** – At Cruxstone, we hire a diverse group of people because we believe in individuality, so everyone’s opinion is welcomed.
- **Passion** – Here at Cruxstone, we are utterly passionate about what we do and this passion brings about our unyielding spirit until we get it right.

1.2 Employee Handbook

This Handbook describes, summarizes, and explains the Company's policies, procedures, benefits (if applicable) and expectations regarding employees and their employment. This Handbook will cover rules related to employment. Complying with all of the provisions of this Handbook is a necessary requirement and condition of employment.

While this Handbook strives to give as much information as possible regarding the Company's practices, there may be situations that it does not cover. As such, please do not consider this Handbook a comprehensive, all-encompassing document. The policies and procedures outlined in this Handbook are meant to be a basis for and supplement to other official Company documents, the human resources division of the Company, and any other specific information as may arise from time to time.

If there are any specific questions about anything contained in this Handbook, the employee should consult the appropriate individual or department within the Company.

This Handbook is also subject to other official documentation regarding the Company's benefits (including insurance and plan documents, if applicable).

This Handbook replaces and supersedes any and all previous employee handbooks, rules, practices, or other policies, written or oral, express or implied. Individual employment agreements between an employee and the Company may, however, control over the terms of this Handbook.

1.3 Policy Changes

The Company may, at various points in time, and in our sole and exclusive discretion, change the terms of this Handbook. We have the express right to change, revise, revoke, modify, amend, add to, or otherwise vary the terms of this Handbook and any other Company paperwork, documentation, or information. The terms can only be changed in writing and updated in this Handbook; no terms will be changed orally. If we change the terms herein, we will send written notice to all employees and change the "Last Updated" date at the top of this Handbook for future publication. All employees will be responsible for being aware of any policy changes after notice is received. If there are any questions or issues arising from or relating to anything contained within this Handbook, employees should ask their supervisor or the human resources subdivision within the Company.

1.4 No Guarantees & Interpretation

The Company's interpretation of anything contained within this Handbook will govern and be absolute. Further, nothing contained herein should be construed to guarantee any kind of employment, any terms of employment, any continued employment or any specific relationship between any current employee and the Company. Only an executed, written employment agreement can alter the terms of this general Handbook.

1.5 Grievance

The grievance procedure is intended as the tool by which a member of staff may formally have a grievance, regarding any condition of their employment, heard by the management of the Company. The aggrieved employee has the right to representation by a work colleague. If an employee wishes to raise a grievance, it is preferable for the grievance to be satisfactorily resolved as close to the individual and their line manager as possible. It is understood however that this is not always possible and that a formal procedure is required to ensure the swift and fair resolution of matters which aggrieve the Company's employees.

This procedure is not intended to deal with:

- 1) Dismissal or disciplinary matters which are dealt with in a separate procedure.
- 2) Disputes, which are of a collective nature and which are dealt with in a separate procedure.

An employee who has a grievance should raise the matter with his/her line manager/supervisor immediately either verbally or in writing. If the matter itself concerns the employee's immediate manager, then the grievance should be taken to their superior.

1 Employment policies

1.1 Employment classification

Employees of the Company are classified into two primary categories; Permanent Staff and Contract Staff. Both classes of employees are subject to the same hours of work per week which is 45 hours. All are always expected to adhere to the company's policies and procedures to avoid disciplinary actions which could and may lead to dismissal.

Independent contractors (Agents) and consultants are not considered employees of the employee of the Company in any way. Instead, they are self-employed. Independent contractors and consultants are not eligible to receive Company benefits and will be subject to the specific terms of the written agreement between themselves and the Company.

1.2 Confidentiality

In the course of employment with the Company, employees may have access to certain non-public Confidential Information (as hereinafter defined). Confidential Information refers to any information which is confidential and commercially valuable to the Company. The Confidential Information may be in the form of documents, techniques, methods, practices, tools, specifications, inventions, patents, trademarks, copyrights, equipment, algorithms, models, samples, software, drawings, sketches, plans, programs or other oral or written knowledge and/or secrets and may pertain to, but is not limited to, the fields of research and development, forecasting, marketing, personnel, customers, suppliers, intellectual property and/or finance or any other information which is confidential and commercially valuable to the Company.

You, as an employee of the Company, hereby agree that the Confidential Information is secret and valuable to the Company and that the Company desires to maintain the secret and private nature of the Confidential Information.

Confidential Information may or may not be disclosed as such, through labelling, but is to be considered any information which ought to be treated as confidential under the circumstances through which it was disclosed.

Confidential Information shall not mean any information which:

- a) is known or available to the public at the time of disclosure or became known or available after disclosure through no fault of you;
- b) is already known, through legal means, to you;
- c) is given by the Company to third parties, other than you, without any restrictions;
- d) is given to you by any third party who legally had the Confidential Information and the right to disclose it; or
- e) is developed independently by you and you can show such independent development.

As consideration for your continued employment, you agree:

- a) Not disclose the Confidential Information via any unauthorized means to any third parties throughout the duration of your employment;
- b) Not to discuss the Confidential Information in any public places;
- c) Not to remove hard copies of the Confidential Information from the physical premises of the Company without authorization;
- d) Not use the Confidential Information for any purpose except those contemplated and authorized by the Company.

Employees will be required to sign a Non-Disclosure Agreement prior to beginning work with the Company.

1.3 Conflicts of Interest

Employees working for the Company must always avoid any clear or potential conflicts of interest. In other words, employees must not engage in any relationships, activities, businesses, or other situations which may conflict with the best interests of the Company. Because of this policy, employees must take care to avoid any situation which may even appear to be a conflict of interest. Employees must disclose any conflicts, including those which may just be potential conflicts, to the appropriate authority at the company. Conflicts of interest include but are not limited to, situations where the employee is involved in a business directly competing with the Company or situations where the employee uses confidential or other secret information of the company.

1.4 Probationary period

For all new hires, the following period is considered an introductory or probationary period: 6 months (the "Probationary Period"). During this time, Management will monitor the new employee's progress and performance. Employees are also expected to ascertain their fit with the Company during this time, including learning specific job duties and getting to know with other employees. After the Probationary Period ends, there will be a performance review for the employee completed by their immediate manager or supervisor. If the Company determines that the employee has satisfactorily performed and opts to continue employment beyond the introductory period, the employee will be given additional details, including

information on improvements needed. At this time, the employee is expected to offer any ideas that could improve Company operations.

1.5 Termination

Termination can come from both parties (The Employer and Employee). This could be by resignation, dismissal, end of contract period, retirement or redundancy.

The employee can terminate engagement at any time following the guidelines;

- Employee on probationary period will notify the company two weeks in advance or forfeit their salary for the month.
- Confirmed employee must give one month notice in advance or forfeit their salary for the month.

The employer can terminate an employee based on the following grounds;

- Poor performance and low productivity level.
- Gross misconducts.
- Insubordination.
- Excessive tardiness regarding attendance.
- Redundancy (when an employee role is no longer required).

1.6 Privacy

The Company takes employee privacy very seriously. Employee personal information (including demographics) will only be disclosed as required for business operations. All healthcare benefits information is separately stored from other human resources documents.

2 Payroll practices

2.1 References & Records

As required by law, the Company keeps a personnel file and all payroll records for each employee. All employee files and payroll data are the sole property of the Company. Such records may not be removed without written consent. Only specific individuals may have access to these records.

The Company will cooperate with requests regarding these records from law enforcement, governmental agencies, or as otherwise legally required. Other than that, access to personnel files and payroll records will be limited and granted on a case-by-case basis.

By appointment only and with reasonable advance notice, employees may review their personnel file and/or payroll records with a Human Resources representative. All employee reviews of personnel files and/or payroll records must be reviewed at the Company's offices during operating hours and in the presence of a Human Resources representative. Only documents previously signed by the employee may be reproduced; no copies are permitted for all other documents. An employee may submit comments to address any disputed information contained in his or her personnel file.

It is Company policy to only provide employment dates and position(s) held at the Company to current and former employees. Current and former employee compensation data will only be disclosed with the written authorization of the employee.

2.2 Payment information

Company employees are paid as follows:

On or after the 27th of every month. Commissions are paid on the 15th and the 30th of every month as applicable.

If the date of payment falls on a Saturday or Sunday or on a Company-observed holiday, all employees will receive salary or commission on the business day immediately preceding the holiday and/or weekend.

2.3 Deductions

To comply with National statutory labor laws, several deductions are made from an employee's pay, specifically including, but not limited to, the following: PAYE (Pay as you earn), NITF, Pension. However, only PAYE is applicable now.

2.4 Breaks & Meals

All rest and meal periods shall be 1hour break taken from your work period. Usually between 12pm – 2pm but given that some units operate in shifts, break time will vary but must maintain the allocated duration of 1hour.

3 Employee performance

3.1 Performance reviews

Employees are subject to performance reviews at the following periods: Every quarter (3 months). During these performance reviews, employees will have the opportunity to discuss any questions or concerns with their immediate supervisor and will be critiqued based on their job performance. Line managers must carry out weekly periodic task review and document the process to monitor job performance and growth. This is different from quarterly review.

Satisfactory performance outcome does not mean that the employee will receive an increase in pay. However, departmental career pathway will determine the next step of action. It could be horizontal or vertical move.

Consistent poor performance can lead to disengagement after PIP (Performance Improvement Plan) has taken place. Also, management can choose to terminate poor performance at any time.

3.2 Rewards

Employees may, from time to time, receive increases in their pay or bonuses, at the Company's sole and exclusive discretion. The Company does not guarantee any increase in pay or bonus to any employee. Salary increase comes from satisfactory probationary period which could be a move to the next level, an increase in remuneration or both. Also, with periodic appraisals, comes with rewards such as performance recognition, pay increase or promotion which is most case is combined with an increase in salary package.

3.3 Attendance

All employees are expected to be punctual with regular attendance. In the circumstance that an employee is unable to report to work (or will report to work after their scheduled start time) for any reason, the employee must notify his or her supervisor prior to his or her set starting time. If an employee needs to leave work for any reason prior to the end of their scheduled workday, they must notify their supervisor in advance. If an employee fails to notify his or her immediate supervisor or report for work for the following number of consecutive days: 5, this absence will be considered a voluntary resignation from employment.

For every resumption, a grace period of 30mins would be granted after the stated resumption time and this must not be abused by staff. All staff are still required to resume on time as stated on their employment offer. Anything after the grace period of 30mins would be considered late.

Employees who engage in a pattern of frequent or excessive absenteeism or tardiness may be disciplined or terminated, at the Company's sole and exclusive discretion.

It is advised that all employees must clock in and clock out after work. Attendance Report would be generated at the end of every month for salary reasons and review.

3.4 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.

3.5 Dress code

The Company's specific dress code policy is as follows:

Business formal Monday to Wednesday and Business Casual Thursday to Friday. Flipflops are not allowed except foot injury has occurred. Short dresses, short skirts, glittery outfits and shorts are not allowed. Strap hand outfits, off-shoulder or alter necks and any form of informal dressing that is not seen as formal or business casual are not allowed. You can wear natives on Fridays. **ID card must always be worn around the neck during work hours. This is mandatory and defaulters will be fined.**

3.6 Safety

All employees are responsible for maintaining safe workplaces and generally promoting workplace safety. If an employee discovers, observes, or is involved in any workplace accident, injury, hazard, the condition must be immediately reported.

4 Standards of Conduct

4.1 Equal Employment Opportunity

The policy of the Company is to provide equal employment opportunities (EEO) in each of our Company practices and to all employees and employee applicants. Such equal employment opportunities exist for all, without regard to race, gender, gender identity, national origin, religion, tribe, sexual orientation, age, marital status, pregnancy, physical or mental disability, or any other category or classification protected by labor law. This policy applies to every aspect of employment and the employment process, specifically including, but not limited to, applications, recruiting, hiring, training, compensation, benefits, promotion, assignments, placement, working conditions, discipline, terminations, or leaves of absence.

As an employee of the Company, you are expected to act in accordance with and to support this policy and to ensure, to the highest extent possible, a discrimination-free and harassment-free workplace. You are also expected to make, and support the Company in making, all reasonable accommodations for others as required by law. Such accommodations include, but are not limited to, for the observance of religious holidays, as long as it does not pose any undue hardship on the Company.

The Company does not discriminate against individuals with disabilities in any part of the employment process, including but not limited to in applications, recruiting, hiring, compensation, benefits, or promotions.

If you have a disability, it is your responsibility to bring it our attention so that we may help. After all, we cannot help with issues that we are unaware of.

Any violations of this policy are taken very seriously. As an employee of the company, you are expected to bring any violations of this policy to the Company's immediate attention. If a violation of this provision is reported to a company manager, whether it is an instance of discrimination or harassment or any other violation, the Company's policy is to swiftly investigate such a report. Retaliation against those employees who may report is strictly prohibited.

4.2 Discipline for Infractions

The Company may impose discipline for workplace infractions in its sole and exclusive discretion. Disciplinary action may include but is not limited to, verbal or written warnings, suspension, demotion, or reassignment. The employee may also be terminated at any time.

The Company wishes to provide guidelines for employee behavior. Although it may be impossible or very difficult to outline standards of conduct for every possible situation, the Company has established a set of broad guidelines for employee behavior. The following list is not meant to be comprehensive and the Company may discipline any employee for any action which may be deemed unacceptable.

The following standards of conduct apply to all employees whenever they are conducting Company business both on and off Company premises;

1. Unsatisfactory job performance or lack of professionalism;
2. Abusing, threatening violence, or engaging in violence with another employee or Company staff member;
3. General disorderly or dangerous conduct not becoming of a workplace, such as using abusive language, practical jokes, or horseplay;
4. Fraud in any behavior;
5. Deceit;
6. Stealing or other unauthorized possession of company property;
7. The use or possession of illegal drugs or weapons;
8. Failure to do assigned tasks or comply with Company rules;
9. Excessive tardiness or absences;
10. Sexual harassment;
11. Insubordination;

12. Misusing confidential Company information; or
13. Any other violation of any Company rule or policy.

4.3 Anti-Harassment and Discrimination

The Company is committed to a safe, respectful, lawful workplace which is free of any form of unlawful harassment or discrimination. The following are prohibited by law and against Company policy: harassment or unlawful discrimination against individuals based on sex, race, tribe, religion, national origin, sexual orientation, age, pregnancy, disability, marital status, or any other classification protected by applicable law.

The Company does not permit any instance of harassment or discriminatory conduct by or towards anyone. Any employee in violation of this policy will be subject to immediate and severe disciplinary action, including termination.

Specifically, unlawful harassment or discrimination is defined as conduct, whether verbal, visual, or physical, based on a legally protected class such as sex, race, age, national origin, or disability if:

1. The Conduct is made a condition of initial employment, continued employment or, for contractors, continued engagement with the company, whether the explicit or implicit.
2. Whether or not the employee submits to the conduct is used as a basis for decisions concerning that employee's status with the Company; or
3. The conduct is directly attributable to a hostile or adversarial workplace.

Behavior classified as harassment includes, but is not limited to, speech or behavior that may be offensive or vulgar or unwanted and unwelcome sexual advances. Examples of offensive behavior include inappropriate jokes, inappropriate visuals, and any unwelcome touching or unsolicited physical contact. In addition, unlawful harassment or discrimination may include racial/tribal slurs, epithets, and/or derogatory remarks, stereotypes, jokes, offensive visuals based on race, national origin, age, disability, marital status or other legally protected classifications.

Behavior that violates this policy may include in-person interactions or those that occur on the Internet.

4.4 How to Make a Complaint

Employees who feel they have been subjected to harassment or discrimination should immediately report the incident to their supervisor or, if the complaint is concerning their supervisor, to a superior supervisor.

The Company encourages all employees to report violations of this subsection no matter against whom. No individual member of the Company is exempt from this policy.

When a complaint has been lodged, the Company will undertake an internal investigation, which may include interviewing witnesses. Upon completion of the investigation, the Company will take any action deemed fit, including termination of the offending employee or reports to law enforcement.

4.5 Substance Abuse

The consumption or possession of alcohol, or consumption, possession, sale, or purchase of illegal drugs is strictly prohibited during the undertaking of any work for the Company, whether physically present at the Company's premises or not.

Employees may be permitted to consume moderate amounts of alcohol at specific Company authorized functions.

4.6 No expectation of Privacy

Employees should have no expectation of privacy with respect to Company property (such as computers, desks, file cabinets, lockers, official emails, official phone records etc. belonging to the Company or Company facilities) and/or items stored on or within Company property. Employees should be aware that Company inspections and searches may be conducted at any time, with or without notice.

Employees may also be subject to search when entering or exiting Company property, or generally as the Company deems fit. Refusing to submit to a search or inspection may be grounds for termination.

5 Hardware & Internet Policies

5.1 Computer, Internet, and Email Use

A wide selection of communication methods may be used in the Company. At a minimum, they include SMS/text messaging, email, media, voicemail and instant messaging, and are on and through electronic devices such as telephones, computers, Internet and mobile devices (cell phones, tablets, etc.). These, as well as their contents, such as physical and digital files, data, and their operating programs, will be further referred to as "e-correspondence." All forms of e-correspondence are strictly for professional use as they are the exclusive property of the Company.

The following list and standards regarding e-correspondence are not as comprehensive as the Company has the right to adjust the rules if necessary. All forms of e-correspondence that:

- ❖ can identify the Company;
 - ❖ can be accessed on the Company's property; and
 - ❖ can be accessed by using company funds or on equipment provided by the Company
- will adhere to the following rules:

a. Employees may not, under any circumstance, install personal software on any Company-owned computer system. Employees may not use e-correspondence for any activity such as patent, copyright, or trademark infringement, libel, slander, or unauthorized sharing of trade secrets. E-correspondence shall not be used against the Company's best interest or be an activity that can be considered illegal. E-correspondence shall adhere to Company policy and shall not constitute harassment, use of obscene or discriminatory language. Any activity thereof will be subject to discipline up to and including termination.

b. Employees must make all e-correspondence as accessible as possible within the Company. Employees do not own any e-correspondence, be it confidential or password protected. Personal passwords used on company devices are considered Company property and may be overridden at any time, if necessary. The Company may keep all passwords, codes, etc. on record. The Company maintains the rights to all information created by an employee on the property or transmitted to the premises.

c. The Company may ensure violations of Company policy and applicable law do not occur by monitoring the employee and their activity. The Company may view all e-correspondence and digital information, including blogs and other social media, at any time. Any and all information created or obtained by the employee may be disclosed to the Company, if necessary.

d. Employees may not encrypt programs or install encryption software with any email communications. Employees may not use any form of anonymous correspondence. Employees shall not have access to any e-correspondence of third parties or other employees under any circumstances.

e. All devices for receiving and recording information such as computers, telephones of any kind and fax machines or scanners may not be used for transmitting sensitive information or sharing Company secrets. These devices must be used only in accordance with the provisions of this Employee Handbook.

f. Use of Company-funded communication services, websites and the Internet is permissible for Company-related business only. Prior approval must be requested before any information about the Company, its products, or services can appear in the electronic media to be accessed by others.

5.2 Social Media Policy

The Company is dedicated to enhancing its reputation and public profile through social media and, by supporting a positive environment for client feedback, building a loyal customer base to increase revenue. While adhering to the Company's policies, employees are encouraged to use their social networking platforms to support our activities.

The following definition will be used for social media and networking in the context of this section: mobile and web-based applications for user-generated content, communication and social interaction. This definition may include but is not limited to the following social media platforms: blogs, online communities, discussion forums, review sites, Twitter, Facebook, WhatsApp, LinkedIn, Snapchat, YouTube, Google+ and any other related or similar websites.

The Company and its employees will respect the perspectives and opinions of others and conduct themselves professionally in accordance with the best social networking methods at

all times. Social media is for business use only on Company time. Damaging behavior and content considered harassing, dishonest or offensive will not be tolerated and social media for personal use on Company time is strictly prohibited.

Employees will respect the confidentiality of the clients, suppliers, other employees and the Company as a whole by not disclosing private information on social networks. Prior express permission from the owner must be obtained before any third-party content is published. All company copyrights, proprietary information, trademarks and intellectual property will be respected and maintained with the utmost confidentiality.

Company-related employee social networking activity can and will be monitored. Violation of policy guidelines is subject to employee discipline, up to and including termination.

5.3 Official phone & handling

Employees in certain positions may be provided with a company mobile phone to improve productivity and efficiency. These mobile phones MUST always be reachable and defaulters may be fined.

Full compliance with all Company policies (including workplace conduct, discrimination, and harassment policies as previously mentioned) is required when conducting Company business via any mobile device. Mobile phone use in public places should be regulated for the consideration of confidential information regarding the Company or the client.

Please place Mobile phones on vibrate mode, silent mode during work meetings as a courtesy to others.

6 Employee benefits & Corporate Gifts

6.1 General

The Company offers additional benefits for the following category of employees aside from those benefits required by state and federal regulations: full-time employees. The Company reserves the right to make changes such as adding or deleting benefits from a given package.

This Handbook provides a general overview and explanation of Company policies. Employees should contact the Human Resources Department for further information regarding employee benefits and services as this Handbook does not contain the complete terms and/or conditions of any of the Company's current benefit plans.

6.2 HMO (Health Maintenance Organization)

HMO cover is offered to ONLY confirmed staff. The HMO cover is for the employee, spouse and one dependent under 18years of age.

6.3 Pension Fund

This is a statutory contribution where the company contribute 10% of the employee monthly gross, the employee contributes 8% of their monthly pay making it 18% contributed into employee's pension fund every month. Employee can request to contribute more into their pension account.

6.4 Rewards and Incentives

This is company's discretionary perks for either performance or achieving targets. Rewards such as vouchers, cash, holiday getaways can be given to an employee who has proven worthy of such rewards. Our perks are to reward not only high performance but also hard work, loyalty and passion. Employees can also be recognized by their fellow teammates in other categories such as dressing, attitude, punctuality etc. via an award shows or polls which is done quarterly, biannually or annually.

7 Leave, Public holidays, Lateness & Absenteeism

7.1 General

Regular attendance is vital to maintaining business operations. However, the Company understands that employees may need time off from work and the Company offers several different types of leaves of absence for a variety of reasons. Some leave types governed by law while others are granted on a case-by-case basis. All leave requests must be approved by Company management which reserves the right to approve or deny any requests unless otherwise provisioned under law. Employees must submit a leave request for planned leaves the following number of days in advance: 14 days. In case of an emergency, an employee should submit the request as soon as they become aware of the need for leave. If an employee accepts alternate employment, engages in other employment or consulting outside of the Company during a leave of absence, the employee may be considered to have voluntarily resigned from employment with the Company.

All leave of absence requests will be considered as they relate to the Company and its work requirements, as determined by Company management. Recommendation for a medical leave of absence requires an employee to provide a certification from his or her healthcare provider to the Company. The leave request may be delayed or denied in the event that the certification cannot be provided to the Company in a timely manner. An extension of leave must be approved before the expiration of the leave currently approved.

7.2 Medical certification

When leave is requested for medical reasons, the employee must submit a medical certification from the health care provider that establishes the employee is eligible for family and medical leave. The certification must be provided as soon as is reasonably practical, and not later than the date leave commences or within 5 days of the Company's request, whichever is later. When the leave is requested due to the employee's own serious health condition, the certification must include: (1) the date the serious health condition began, (2) the estimated duration of the serious health condition, and (3) a statement that, due to the serious health condition, the employee is unable to work and/or needs medical treatment.

When leave is requested to care for a family member who is ill or injured, the certification must contain: (1) verification the family member has a serious health condition or serious

injury or illness, as defined above, and the date such condition began, (2) the estimated duration of the condition, (3) an estimate of the amount of time the health care provider believes the employee will be needed to care for the family member or covered service member, and (4) a statement that the condition warrants the participation of the employee to provide care.

The Company reserves the right to contact the health care provider to seek clarification of information in the certification, as needed, and may require recertification, as appropriate.

At the conclusion of a leave due to an employee's serious health condition and prior to an employee's return to work, the employee must provide a certification from his or her healthcare provider regarding the employee's fitness for duty and eligibility to return to work. The employee must provide the required medical certification to the Company in a timely manner to avoid a delay or denial of leave.

Upon returning from such leave the employee will normally be reinstated to his or her original or an equivalent position. If the employee does not return to work on the first workday and did not give reasons for an extension which such extension must be approved by management following the expiration of an approved family and medical leave, the employee will be determined to have resigned from his or her employment.

7.3 Paid Annual Leave

All Confirmed employees are entitled to Paid Annual Leave depending on the number of days stated in the employee's employment letter. Annual leave request must be made 2 weeks in advance. The request must go through the right channels; the Line Manager approves then authorized by the HR Manager for record purpose.

7.4 Observed Holidays

The Company observes the following National paid holidays:

1. New Year's Day
2. Good Friday
3. Easter Sunday
4. Easter Monday
5. Independence Day

6. Workers Day
7. Democracy Day
8. Eid – Fitr
9. Eid – Kabir
10. Eid - Maulud
11. Christmas Eve
12. Christmas Day
13. Boxing Day
14. New Year's Eve

All employees will receive paid holiday time off from the Company. However, the Sales Team might be subjected to work mostly on a shift rotation basis as the case may be. Such days will be half-day.

7.5 Family and Medical Leave

A planned family and medical leave must be requested at least 10 days prior to commencement of the leave. If the need for the leave is not foreseeable, employees must request the leave as soon as he or she becomes aware of the need for leave. A delay of the start of the leave may result from failure to comply with these requirements. A family and medical leave may be taken for the following reasons:

- a. Employee Illness: the serious health condition of the employee;
- b. Childcare: the birth of an employee's child or the placement of a child with the employee for foster care or adoption, provided that the leave is completed within 2 months of the birth or placement of the child;
- c. Immediate Family Illness: the care of the employee's spouse or registered domestic partner, child, or parent with a serious health condition;

***A serious health condition is defined as one that requires inpatient hospital care or cares in another medical facility or continuing treatment or supervision by a healthcare provider.**

7.6 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.

Nursing mothers shall upon the 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.

7.7 Casual Leave

For employees who are not confirmed hence not qualified for annual leave, can take casual leave if necessary and need be. A total number of days will be 3days. This request will go through the same leave request and approval channel making it subject to approval.

7.8 Compassionate Leave

Any employees who have lost an immediate family member will be given time off work (5 days) to accord them the mental and emotional space needed to bear the loss. And in some case to attend funeral rites of the loved one. Immediate family includes; parents, siblings, spouse, offspring. If an employee loses a loved one, not under the category of an immediate family member will be given (2 days) time off from work.

7.9 Absenteeism

In Cruxstone, attendance is highly taken seriously. Login into www.attendee.kcysoft/0/Cruxstone with your assigned details obtained from the HR department to clock in and clock out during work. When an employee resumes at their designated place of work, they expected to clock-in and report their location using the attendee HRM mobile app which would be downloaded in their work phones if applicable or their personal phones. This cloud software calculates the number of hours an employee put at work and this data would be used by HR for analysis.

If an employee is running late to work or not fit to work that day, he/she should inform their line manager about it and ensure that they fill out the exemption request via attendee HRM mobile app. This exemption is subject to approval. There will be a 30 minutes grace period for every resumption. Unacceptable attendance are as follows;

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.

*No call/no show after 72hrs (3 days) is considered job abandonment and is a critical rule violation and subject to disciplinary action which could potentially lead to dismissal depending on circumstances.

The following explains occurrences and the corresponding disciplinary action.

Unauthorized Absences	Disciplinary Action
One occurrence	Written Warning/Query
More than one occurrence	Final Written Warning and Suspension
Persistence occurrences after a final warning	Dismissal

Where an absence from work is not covered by any of the leave policies, or by your Line Manager's authorization, you may be subject to disciplinary action up to and including dismissal.

Management reserves the right to withhold payment for any period of unauthorized absence.

8 Operational cost and pool car policy

8.1 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 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 cost of expenses incurred wholly, exclusively and necessarily in the performance of your duties on the production of genuine receipts or invoices.

Please consult your Line Manager if you are required to perform any duty that will necessitate business expenses. Your Line Manager will liaise on your behalf with the Finance department to validate such expenses.

8.2 Pool car usage

The pool car is provided for official use only. Before an employee could take the pool car out, the employee and the company driver must complete the pool car request form. This form could be found in the HR/Admin department. The following will not be allowed;

- ❖ Using the pool car for personal errands that are not business official.
- ❖ Driving the pool car without authorization from the Head, HR/Admin department.
- ❖ Use of pool car after working hours. The pool car is only available from 8:30 am to 5:30 pm, 9:00 am to 6:00 pm. Business meetings and activities should be scheduled within the stated times.

If the pool car is unavailable at the time of usage request, the employee will have to use an alternative means such as employee's own car or uber. Uber receipt must be presented for reimbursement of the trip cost.

9 OVERVIEWS OF SANCTIONS

Here is an overview grid of offences and possible disciplinary actions that may apply to defaulters.

S/N	OFFENCES	DISCIPLINARY ACTIONS
1	Tardiness (excessive lateness and absenteeism)	Suspension or Dismissal
2	Insubordination (Refusing work-related instruction from your line manager)	Suspension or dismissal
3	Non-compliance to mandatory Dos	Warning, fine or suspension
4	Gross misconduct	Dismissal
5	Lateness to work	Salary Deduction
6	Poor Job performance	Dismissal
7	Misuse of company's information or unauthorized use	Dismissal

Acknowledgement of Receipt of Employee Handbook Agreement

Employee Name: _____

I acknowledge that I have been provided with a copy of the Company Employee Handbook, which contains important information on the Company's policies, procedures and benefits, including the policies on Anti-Harassment/Discrimination, Substance Use and Abuse and Confidentiality. I understand that I am responsible for familiarizing myself with the policies in this handbook and agree to comply with all rules applicable to me. I have read and agree to abide by the policies and procedures contained in the Handbook.

I understand and agree that the policies described in the handbook are intended as a guide in this employment contract. I specifically understand and agree that the employment relationship between the Company and I can be terminated by myself or the Company at any time, with advance notice.

Furthermore, the Company has the right to modify or alter my position or impose any form of discipline it determines to be appropriate at any time. The at-will employment relationship may not be modified except by a specific written agreement signed by me and an authorized representative of the Company. This is the entire agreement between the Company and me regarding this subject. All prior or contemporaneous inconsistent agreements are superseded by this agreement.

I understand that the Company reserves the right to make changes to its policies, procedures, benefits and interpretations of the aforementioned at any time at its discretion. However, employee handbook agreement can be modified only in the manner specified above.

Employee Signature: _____

Date: _____

