



BBG'S CLIENT COMPLAINTS PROCEDURE

1. POLICY STATEMENT

At BBG we believe that if a client wishes to file a complaint or express dissatisfaction, it should be easy for them to do so. It is BBG's policy to receive complaints and consider them as an opportunity to learn, adapt, improve, and provide better service.

In addition, a quick resolution of complaints, in a way that respects and values the person's feedback, can be one of the most important factors in recovering the person's confidence about a product/service offered by the company. It can also help prevent further escalation of the complaint. A responsive, efficient, effective, and fair complaint management system can assist an organization to achieve this.

The purpose of this procedure is to ensure that complaints are handled properly and that all Client complaints or comments are taken seriously. This company expects staff at all levels to be committed to fair, effective, and efficient complaint handling.

2. PURPOSE

This policy is intended to ensure that BBG's handle complaints fairly, efficiently, and effectively. The company's objective is to ensure that its complaints procedure is properly and effectively implemented, and that complainants feel confident that their complaints and worries are listened to and acted upon promptly and equitably.

Our complaint management system aims to:

- allow us to respond to questions raised by people who file complaints in a timely.
- increase Client confidence in our administrative process, and
- provide information that we can use to improve the quality of our services, personnel, and complaint handling.

3. SCOPE

This policy applies to all staff receiving or managing complaints from Client made to or about us, regarding our services, staff, and complaint handling.

4. WHAT IS A COMPLAINT?

A complaint is any expression of dissatisfaction about the services offered by **Bulsho Business Group** or out staff, the action or lack of action taken regarding operations, facilities or services provided by **Bulsho Business Group** or by a person or body acting on behalf of **Bulsho Business Group**. The person responsible in the first instance for handling client complaints is the Operations Director. The Operations Director will record complaints in the Complaints Register, escalate them appropriately, and resolve them within agreed timelines with the client(s). Within 24 hours, the Operations Director and Audit and Compliance Manager should make a call to the client. They should ensure that the complaint is handled and resolved efficiently to ensure the client's full satisfaction upon closure. Guidelines for handling client complaints are outlined within this procedure.



All non-anonymous complaints filed necessitate a response.

5. COMPLAINT MANAGEMENT SYSTEM

a) Oral Complaints

- **Bulsho Business Group** employees who receive a verbal complaint should try to resolve the issue immediately if possible. If staff cannot resolve the problem immediately, they should offer to refer it to the Complaint Manager for resolution. The complaints manager will be the named person who deals with the complaint through the process. When staffs or managers receive an oral complaint, both should listen sincerely to the concerns raised by the complainant. Any contact with the complainant must be polite, courteous, and sympathetic. At all times, staffs and managers must remain calm and respectful.
- After discussing the problem, each manager or staff member handling the complaint should suggest an action plan to resolve the complaint. If this action plan is acceptable, the staff member should clarify the agreement with the complainant and agree on a way in which the results of the complaint will be communicated to the complainant (i.e. by another meeting or letter).
- If the proposed action plan is not acceptable to the complainant, the staff member or manager should ask the complainant to make his or her complaint in writing to **Bulsho Business Group** and provide a copy of the procedure and complaint form to be completed.
- In both situation, details of the complaint should be recorded on a complaint form.

b) Written Complaints

- When a complaint is received in writing, it must be forwarded to the designated Audit and Complaint Manager, who must enter it in the Complaint Register and send an acknowledgment receipt within **2** working days in order to establish a relationship of confidence with the person who filed the complaint.
- If necessary, further clarification should be obtained from the complainant. If the complaint is not made by the Client but on his behalf, the Client 's consent, preferably in writing, must be obtained in advance from the Client .
- After receiving the complaint letter, a copy of the complaint procedure must be given to the Client. Clearly explain to the complainant the complaint process, the time it can take and realistic expectations.
- Immediately on receipt of the complaint **Bulsho Business Group** should launch an investigation and within five (5) days should be in a position to provide a full explanation to the complainant, either in writing or by arranging a meeting with the individuals concerned.
- Complaint Manager must record all relevant information about the complaint and keep it as simple and accurate as possible.
- If the complaint raises potentially serious concerns, legal advice should be obtained. If legal action is taken at this stage, any investigation by **Bulsho Business Group** under the complaint procedure should cease immediately.
- If the issues are too complex for the investigation to be completed within seven (7) days, the complainant should be informed of any delays.



- If a meeting is organized, the complainant may, if he or she wishes, be accompanied by a friend, relative or representative, such as a lawyer.
- At the meeting, a detailed explanation of the results of the investigation should be given and an apology should also be made if deemed appropriate. This type of meeting gives **Bulsho Business Group** the opportunity to show the complainant that the matter has been taken seriously and has been thoroughly investigated.
- Finally, the results of the survey and meeting should be documented and any weaknesses in Bulsho Business Group 's procedures should be identified and modified.
- All written complaint may be submitted in writing to Confidential.reporting@bulshobusiness.com
- For telephone line use this +252613004004.

Where the complaint is directly against a third-party or sub-contractor working on behalf of BBG, appropriate follow up actions should be taken to address this. If the complaint has been validated, then this may require that the third-party arrangement is reviewed or terminated depending on the nature of the complaint, and the contract terms and conditions.

Disciplinary Action:

- 1- Once the investigation is complete, disciplinary action will be taken by the management team with support from the head of company if the grievance is substantiated and found to be in violation of company policies or regulations.
- 2- The severity of the disciplinary action will depend on the nature and gravity of the grievance and may range from verbal warnings to termination of employment.
- 3- The disciplinary action will be consistent and proportionate to the offense, considering any previous disciplinary history and individual circumstances.

Progressive Discipline:

in cases where the grievance is a first offense or less severe in nature, a progressive discipline approach will undertake by the head of the company including as following.

- 1- Progressive discipline typically involves a series of escalating consequences, such as verbal warnings, written warnings, suspension, and ultimately, termination if the behavior or misconduct persists.
- 2- The purpose of progressive discipline is to provide employees with opportunities to correct their behavior and improve while ensuring that appropriate consequences are implemented if necessary.

Corrective Actions and Remedies:

In addition to disciplinary measures, appropriate corrective actions and remedies will be implemented to address the underlying issues identified in the grievance.

- 1- These actions may include providing training or counseling to the individuals involved, implementing policy changes or improvements, or taking any other necessary steps to prevent similar grievances from occurring in the future.
- 2- The effectiveness of the corrective actions will be monitored to ensure their successful implementation and to prevent the recurrence of similar grievances.



6. ROLE OF AUDIT & COMPLIANCE MANAGER

The A&C Manager who receives a complaint will evaluate the information to determine whether it falls within the scope of this policy. If so, the manager will collect and review all available information and attempt to resolve the issue informally through discussions with the complainant. The manager may choose to use human resources or other resources as required if they require assistance or advice. A&C Manager are required to involve their departmental human resources representative before taking any disciplinary action against employees. A&C Manager must ensure that all staff involved in resolving the complaint are aware of their responsibility to maintain the confidentiality of the matter and to respect the privacy rights of all parties involved.

Informal complaint files

Details of informal complaints should be noted as soon as possible and may include information such as when, where, and how the alleged issue giving rise to the complaint occurred, who was involved and the names of potential witnesses. These notes may be required if a formal complaint is filed. Complaints that are resolved amicably to the complainant's satisfaction will not be followed up. However, all records relating to the resolution of informal complaints must be kept within each department in accordance with current policies and by-laws. Any disciplinary action resulting from an informal complaint will be maintained in accordance with established human resources procedures and policies.

Unresolved complaints

If the problem cannot be resolved amicably or if the complainant requests a formal investigation into the alleged misconduct, he or she must submit a formal complaint form.

BULSHO BUSINESS GROUP CEO

Hamdi Omar 