

Community Futures Big Country External Loan Redress (Appeals) Process

Community Futures Big Country is an independent not-for-profit corporation led by a volunteer Board of Directors. The local Board of Directors has final authority for all decisions.

In an effort to safeguard all efforts are made to ensure our clients are served in a fair and professional manner, the Board of Directors will ensure the corporation provides clients with access to an appeal process.

In addition, where a client requests an independent review of the Board's original and subsequent appeal process, the Board of Directors will ensure the corporation provides the client with timely access to a process of external appeal provided in Alberta through the South 1 Region Appeal/Redress Committee.

The role of the South 1 Region Appeal/Redress Committee is to provide an external and independent review of the level of service, quality of service and the decision made by Community Futures in its decision making and internal review processes. The Board of Community Futures Big Country maintains all final authority for all decisions.

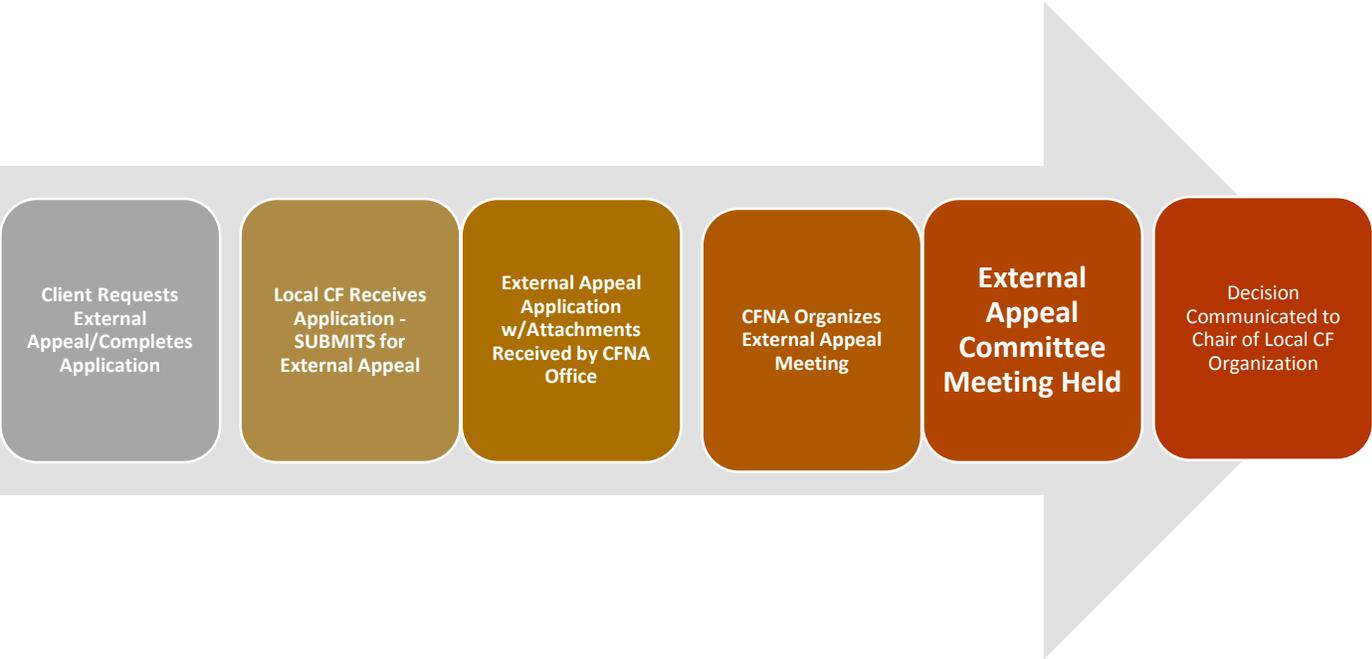
ALBERTA COMMUNITY FUTURES

SUMMARY OF APPEAL PROCESS

Internal Process



External Process



PROCESS SUMMARY

- i) Client may request External Appeal/Redress (*Internal Appeal process MUST be completed and decision communicated*) before request for External Appeal can be considered.
- ii) Client may then request an External Appeal/Redress Process by completing Application for External Appeal (see attached). Application for External Appeal must be completed within 10 business days from the date of the Internal Review decision being communicated by the local CF to the client.
- iii) The Application for External Appeal is received by the Chair of the local CF and then sent to the CFNA office within 2 business days of being received.
- iv) Within 2 business days of having received a copy of the client's Application for External Appeal, the CFNA will complete all arrangements for a Regional Appeal Committee meeting to be held
- v) In preparation for the Regional Appeal Committee meeting, the CFNA office will work with the local CF in order to gather all information required by the Regional Appeal Committee (see attached Checklist).
- vi) The Meeting of the Regional Appeal Committee is held (within 15 days of the date the client's Application for External Appeal is received by the Chair of the local CF organization). The CFNA will record the recommendation(s) provided by the Regional Appeal Committee during the Regional Appeal Committee meeting.
- vii) At the direction of and on behalf of the Regional External Appeal Committee, the CFNA will prepare a written communication for prompt submission to the local CF organization. This communication will summarize the Committee's recommendations regarding:
 - o The local CF organization's original decision as well as the local CF internal appeal decision; and
 - o The CF's decision making process.
- viii) Professionally record and then at the direction and on behalf of the External Review Committee, communicate the decision of the External Review Committee to the Appellant client;
- ix) Close the file; and
- x) Maintain confidential records for future reporting to WD regarding:
 - o # claims received by each Regional Appeal Committee
 - o Appeal Committee decision

REGIONAL EXTERNAL APPEAL COMMITTEES

Minimum Appeal Information CHECKLIST

The following is the CHECKLIST for minimum information required to support the requested External Appeal.

	Information Required	Received
1	Copy of the Loan Summary Report	
2	Copy of the Letter of Decline (including rationale for decision)	
3	Copy of Client Rebuttal of the Decision & Request for Internal Appeal	
4	Copy of the revised Loan Summary Report (highlighting additional information supplied by the client as part of the internal appeal)	
5	Copy of Letter of Decline – Internal Appeal (including rationale for decision)	
6	Copy of Application for External Appeal	
7	Copies of all information supplied by the client to the CF (highlighting additional information supplied by the client as part of the Application for External Appeal)	

Southern Alberta CF Region 1– Appeal/Redress Committee

TERMS of REFERENCE

Role	To receive, review and make recommendations related to appeals forwarded from Community Futures organizations making up the Southern Alberta CF Region 1.
Responsibilities	<p>The Committee’s responsibilities include:</p> <ul style="list-style-type: none">- Meeting for the purpose of receiving and reviewing requests for external appeal/redress from CFs within the region- Consider and develop an agreement related to recommendations to the referring CF organization. Recommendations include those related to the local CF decision (including that made by the CF internal review process) and recommendations that may be considered by the local CF related to its decision process.
Membership	<p>Community Futures organizations making up the Southern Alberta Community Futures Region 1; namely:</p> <ul style="list-style-type: none">• CF East Parkland Region• CF Central Alberta• CF Wild Rose• CF Big Country• CF Centre West• CF Treaty Seven
Committee & Voting	Each of the six (6) Southern Alberta Community Futures Region 1 shall appoint one (1) volunteer Board or Investment Review Committee member to the Committee. Each participating Committee member shall have one (1) vote.
Quorum	A Quorum of the Committee is defined as 50% of the eligible Committee members plus one (1).
Frequency of Meetings And Manner of Call	At the call of the Committee Chairs.

Appointment of Chair

The Committee shall annually elect or appoint two (2) Committee Members to serve as Committee Co-Chairs.

Conflict of Interest

The appointee from the CF organization(s) requesting External Appeal shall be deemed to be in a Conflict of Interest position.

Therefore, the appointee from the referring CF organization will be required to declare a conflict of interest and refrain from attending the meeting or the portion of the meeting(s) related to that specific appeal.

Further, that Committee appointee will refrain from holding any conversation, exchanging information or comments with any one member or all members of the Committee eligible to participate in the review and appeal recommendation process.

Reporting

Within five (5) days of the Committee’s decision regarding the appeal/redress, the Committee shall send a written report to the Chair of the referring CF organization.

Resources

The Executive Director of the Community Futures Network of Alberta (CFNA) or his/her designate shall serve as the Secretariat service provider to the Committee.

In this capacity, the CFNA will act in a non-voting support role only. The CFNA representative to the Committee shall not participate in appeal discussions or in the provision of recommendations to the members of the Committee.

Date of Review

_____ 20 ____.

Community Futures Network of Alberta (CFNA)

TERMS of REFERENCE

Role	To provide External Appeal Secretariat services for the four (4) Regional Appeal/Redress Committees.
Responsibilities	<p>The CFNA's responsibilities include:</p> <ul style="list-style-type: none">- Receiving requests from a local CF organization to organize a meeting of the appropriate Regional Appeal/Redress Committee- Organize meetings of the appropriate Regional Appeal/Meeting (as required)- Gathering the file information required by the Regional Appeal/Redress Committee- Circulating file information to all eligible voting members of the Regional Appeal/Redress Committee. <u>All information to be handled in a highly confidential manner.</u>- Record and maintain summary notes of Appeal/Redress Committee meeting discussions- Support the Regional Appeal/Redress Committee members by preparing final report of the Committee's agreed upon recommendations to the referring Community Futures organization.- Close the specific appeal file; and- Maintain confidential records for futures reporting to WD regarding:<ul style="list-style-type: none">i) The number of appeal/redress requests received by each Regional Appeal/Redress Committeeii) The Regional Appeal/Redress Committee decision on each file.
Voting	In this capacity, the CFNA will act in a non-voting support role only. The CFNA representative to the Committee shall not participate in appeal discussions or in the provision of recommendations to the members of the Committee.
Frequency of Meetings And Manner of Call	At the call of the Committee Chairs.

Reporting

Within five (5) days of the Committee's decision regarding the appeal/redress, the Committee shall send a written report to the Chair of the referring CF organization.

Date of Review

_____ 20 ____.

APPLICATION FOR EXTERNAL APPEAL

Attention: Board Chair

Community Futures Big Country
 Box 610, 181 North Railway Avenue, Drumheller, Alberta T0J 0Y0

Community Futures Big Country is an independent not-for-profit corporation led by a volunteer Board of Directors. **The local Board of Directors has final authority for all decisions.** In an effort to safeguard that all efforts are made to ensure our clients are served in a fair and professional manner, the Board of Directors of Community Futures Big Country has developed and approved a decision appeal/redress policy.

This policy includes a process of internal appeal/redress. This internal process is intended to ensure there is a transparent process for clients or community members to have decisions made by Community Futures Big Country re-examined.

Where a client seeks a second independent review, the policy of Community Futures Big Country provides access to an external and independent appeal/redress process. The process may be requested through the completion of the Application for External Appeal/Redress Investigation (see application below).

I hereby request an external appeal of the decision made by Community Futures Big Country related to
 a:

- Loan Application:
- Loan Collection Procedure:
- Other: Specify: _____

The reasons I/we are appealing this decision are: *(please include an additional sheet, if necessary)*

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Client Name:

Business Name:

Address:

Client Signature: _____	Date: _____ 20 ____.
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Telephone Number (Days):	E-Mail Address:
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The Appeal Process:

This External Appeal Process is intended to ensure our clients are served in a fair and professional manner. This service includes opportunity for the client to have decisions made by this Community Futures organization reviewed upon formal request.

The following describes the steps to take if you are not satisfied with a decision made by this Community Futures organization regarding a Loan Application, Loan Collection Procedure or Other.

Step 1: Consult the Community Futures Manager

You should always speak to the Community Futures Manager before submitting an Application for Internal Review. The Manager can and will review the initial decision with you at your request. Your concern may be resolved at this level. However, if it is not, then you should proceed with Step Two – The First Level of Formal Appeal.

Step 2: The First Level of Formal Appeal – The Internal Review

If you do not agree with the decision of the Manager, you can make Application for Internal Review. This must be made in writing within 60 days of the original decision. Applications for Internal Review received after 60 days will not be accepted.

You will be required to submit all relevant information with your Application for Internal Review. This information will be considered during the Internal Review process. This Internal Review will consist of an examination of written documentation (Loan Application, Business Plan, Financial Reports, etc.), but may include direct contact with you via telephone or in a face-to-face interview. Any staff participating in the Internal Review process will be employed by this Community Futures organization, but will not have been involved in the decision you are requesting an internal appeal.

An Internal Review shall be performed within 15 days of receipt of your Formal Appeal request. A written response shall be mailed to you within 5 business days of a decision.

Step 3: The Second Level of Formal Appeal – The External Review

If you are not satisfied with the decision of the Internal Review, you can appeal to the Community Futures External Review panel. To do this you must complete and forward this **Application for External Appeal** to the attention of the Chair of this Community Futures organization. The following are some of the questions, and answers, concerning this second and final level of formal appeal.

How much time do I have to submit my Application for Formal Appeal – External Review?

You have 10 business days from the date of the Internal Review to appeal, in writing, to the External Review panel.

What can I appeal to the External Review panel?

In all cases, decisions made by Staff, Management or Committees of the organization must first undergo The first level of Formal Appeal – The Internal Review (see Step 2). If you are not satisfied with the decision of the Internal Review, then you can appeal that decision to the External Review panel. Only decisions confirmed by the Internal Review process can be appealed to the External Review panel.

Who are the External Appeal panel members?

In Alberta, there are 27 Community Futures organizations. Each organization operates as independent corporations. Each is governed and directed by a volunteer board of directors.

The External Review Panel is made up of one (1) volunteer board member appointed from each of the independent Community Futures organizations in the region. Each Panel is comprised of a minimum of six (6) members. The Executive Director of the provincial Community Futures Association services as Executive Secretary to the External Review panel, but is not involved in decision making.

The Panel member appointed by this Community Futures organization will not participate in any discussion or vote on any matter related to your Application for External Appeal.

When will I receive notification from the External Review panel about my appeal?

The Executive Secretary of the External Review panel will advise the Chair of this Community Futures organization when the panel has completed its review of the Application for External Appeal. The panel's review, communication to the Board Chair and the Board Chair's communication to you, the Applicant, will be completed within 15 business days from the date your Application for External Review with all required support information is received by this Community Futures organization.

Who has final authority for all decisions?

The Board of this Community Futures organization supports these decision review and appeal processes.

The Board also looks forward to receiving the report with recommendations provided by the External Review panel. **However, our local Board of Directors has the final authority for all decisions.**

What can I do if I am dissatisfied with the External Review panel or Final Board decision related to my Application for External Appeal?

This multi-faceted appeal process, including the inclusion of an independent External Review panel process, is intended to safeguard that all efforts are made to ensure our clients are served in a fair and professional manner. Beyond this three (3) Step appeal process, there is no other means by which a decision may be reviewed or appealed.