

## **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 the client is 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**

Client should always speak to the Community Futures Manager before submitting a written appeal for reconsideration. The Manager can and will review the initial decision with client at their request. Concerns may be resolved at this level. However, if it is not, then client should proceed with Step Two – The First Level of Formal Appeal.

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

If client does not agree with the decision of the Manager, they can make written appeal 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.

Client will be required to submit all relevant information with their Appeal 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 client 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 client Formal Appeal request. A written response shall be mailed to client within 5 business days of a decision.

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

If client is not satisfied with the decision of the Internal Review, they can appeal to the Community Futures External Review panel. To do this the client must complete and forward the **Application for External Appeal (Attachment A)** 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 the client may ask.***

#### ***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.

**Southern Alberta CF Region 2– Appeal/Redress Committee**

<b>Role</b>	To receive, review and make recommendations related to appeals forwarded from Community Futures organizations making up the Southern Alberta CF Region 2.
<b>Responsibilities</b>	The Committee's responsibilities include: <ul style="list-style-type: none"><li>- Meeting for the purpose of receiving and reviewing requests for external appeal/redress from CFs within the region</li><li>- 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.</li></ul>
<b>Membership</b>	Community Futures organizations making up the Southern Alberta Community Futures Region 2; namely: <ul style="list-style-type: none"><li>• CF Entre-Corp Business Development</li><li>• CF Chinook Region</li><li>• CF Lethbridge Region</li><li>• CF Alberta Southwest</li><li>• CF Crowsnest Pass</li><li>• CF Highwood</li></ul>

**Committee  
& Voting**

Each of the six (6) Southern Alberta Community Futures Region 2 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. The Chair of the referring CF organization will provide the Appellant (client) with a written response outlining the local CF Board of Directors final decision on the decision under appeal through this External Appeal process. Note: A file copy of that written response to be provided to the CFNA which will be acting on the matter within its secretariat service support role making up part of this External Appeal process.

**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.