

## COMMUNITY FUTURES CROWSNEST PASS

### **REDRESS/APPEAL PROCESS POLICY**

Acknowledging that there may be instances where clients believe that they have been denied loan funding for reasons they deem unacceptable and wish to make an appeal, the appeal process will be as follows.

The Community Futures Boards of Crowsnest Pass and Alberta Southwest (or designated committees thereof) will be the Independent Redress/Appeal Bodies for each other in the event of an appeal by a client for loan funding.

1. The appeal will be made to an independent body from the Investment Review Committee/Board denying the application.
2. The appellant will request an appeal in writing to the Community Futures Board who denied the loan. The request must include specific reasons for the appeal by the client.
3. The request from the client along with the appropriate loan documentation and reasons the loan was denied from the Community Futures Board will be forwarded to the appropriate Redress Committee for their review and recommendations.
4. The Redress Committee will make a decision based upon the following criteria:
  - a) investigating to see if the protocol of the CFs documented loan proposal was followed and fair and
  - b) the actual loan decision itself.
5. The receiving Redress Committee will provide the recommendations in writing back to both the appellant and the Community Futures Board within ten (10) working days.
6. The Community Futures Board will review the Committee recommendations and make their decision on the status of the loan within ten (10) working days of receiving the Redress Committee recommendations.
7. The recommendations of the Redress Committee do not constitute a final decision. The final decision will remain with the Community Futures Board who would be responsible for the loan funding.