

Community Futures Wild Rose External Loan Appeals Process

Community Futures Wild Rose 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.

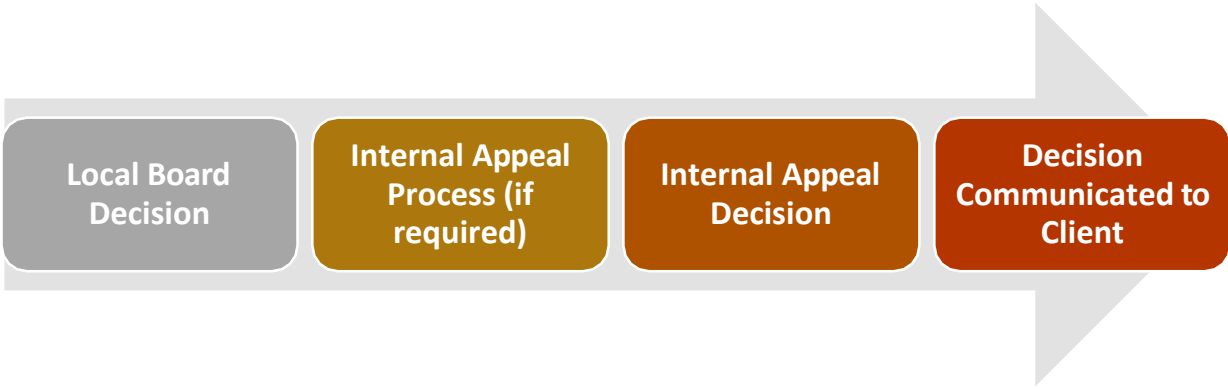
In addition, where a client requests an independent review of the Board's original and subsequent appeal process, the Board of Directors will ensure the corporation provides the client with timely access to a process of external appeal provided in Alberta through the South 1 Region Appeals Committee.

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

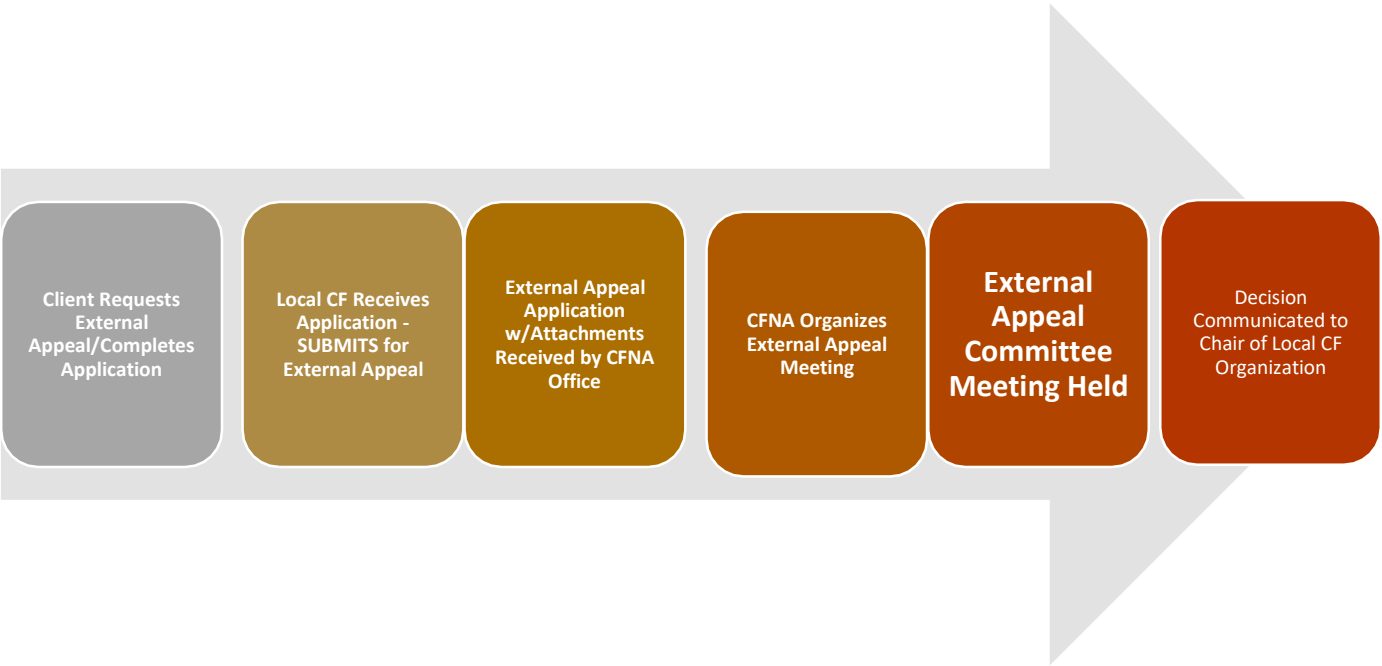
ALBERTA COMMUNITY FUTURES

SUMMARY OF APPEAL PROCESS

Internal Process



External Process



PROCESS SUMMARY

- i) Client may request External Appeal (*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 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:
 - The local CF organization's original decision as well as the local CF internal appeal decision; and
 - 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:
 - # claims received by each Regional Appeal Committee
 - Appeal Committee decision



APPLICATION FOR EXTERNAL APPEAL

Attention: Board Chair

Community Futures Wild Rose
Box 2159, Strathmore, AB, T1P 1K2

Community Futures Wild Rose 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 Wild Rose has developed and approved a decision Appeal policy.

This policy includes a process of Internal Appeal. This internal process is intended to ensure there is a transparent process for clients or community members to have decisions made by Community Futures Wild Rose re-examined.

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

I hereby request an external appeal of the decision made by Community Futures Wild Rose 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)

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.