

7.30 Appeals and Redress

- .1 The SCCFDC Management and Board recognizes that there will be instances when potential clients are in disagreement with staff, management and the Board regarding loans and loan application. It is important that these concerns are addressed and have mechanism for appeal and redress.
- .2 The staff, more specifically the Business Development Officer, will form the first point of contact for a loan enquiry or application. The BDO has the authority to review and adjudicate loan applications and provide to the CEO recommendations for file advancement or decline at this stage.
- .3 In the case the BDO declines a file, he/she will inform the CEO of the decision and formally inform the client of the decision via signed letter. If the client is in disagreement with the BDO they may approach the CEO for further review of the application.
- .4 If the CEO also declines the loan, the CEO will communicate to the individual the reasons for the negative response. If the individual is still in disagreement, they may request, by signed letter of request, that the Board review the application. As the ultimate decision making process for approved loans falls within the Board authority.
- .5 In the case where the Board finds the same decision as the BDO and CEO, the proponent of the loan may request that a final evaluation of the file be conducted at the provincial level through the Community Futures of Saskatchewan Investment Pool review committee. The CFSIP committee can review the file and provide feedback to the proponent and local CF Board. However, although their feedback is important it should be noted that their findings will not be binding on the CF local Board of Directors.
- .6 Further a link to this appeals process shall be provided on any letter of decline and the entire policy will be made available either in hard copy or electronically via the SCCFDC website.